



CAR INSURANCE STAR RATINGS

Report No. 2

April 2008

IN THIS REPORT WE EXPLORE ...

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- ★ A significant result – survey overview
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ROAD TESTING THE CLAIMS SERVICE

We buy insurance so that should the worst happen and our car is damaged in an accident or stolen, we're covered. The CANNEX *car insurance star ratings* is designed to assist consumers by comparing the value for money offered by each insurer on a balance of cost they charge for their premiums and the features they offer in their policy. In order to do this, CANNEX has collated the details of each policy and generated over 15,000 phone and internet quotes to judge which insurers boast the strongest value for money.

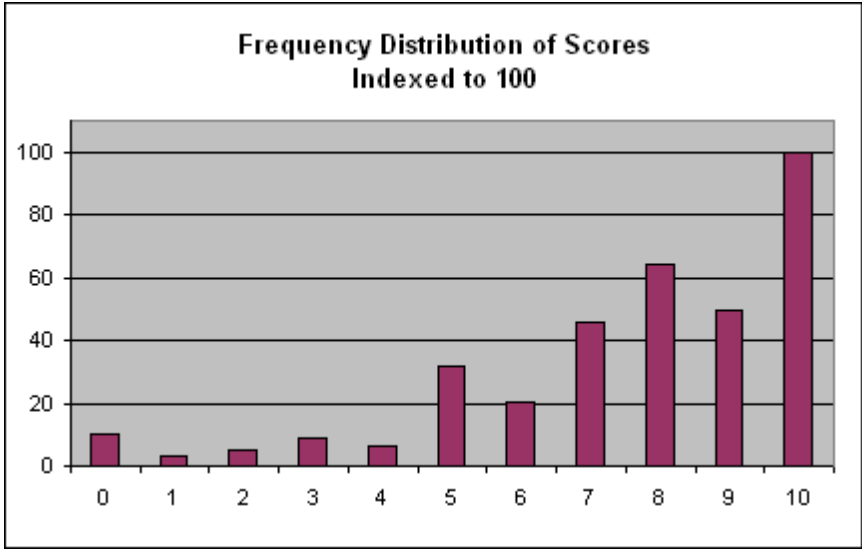
This methodology of course cannot measure or compare the actual service delivered by an insurer when handling a claim that has been made. To enhance the value of the *car insurance star ratings* to consumers, CANNEX has undertaken a separate consumer study to ascertain the level of claims service provided by the insurers.

We asked a survey sample of 3,000 drivers whether they had made a motor insurance claim in the last three years and if so, who the insurer was. We also asked how likely were they, on a scale of 0 – 10, to recommend the insurer to family and friends based on this claims service experience.

From the results, one in three Australian drivers have made a claim in the last three years. That's a lot of people road testing the service provided by our insurers.

How did the car insurers fare overall? Well it seems as if Australia really is the lucky country if you need to make a car insurance claim. The results of the CANNEX survey tell us that the majority of motorists are happy with the service they are receiving. The average mark given to the insurers was 7.6 out of 10.

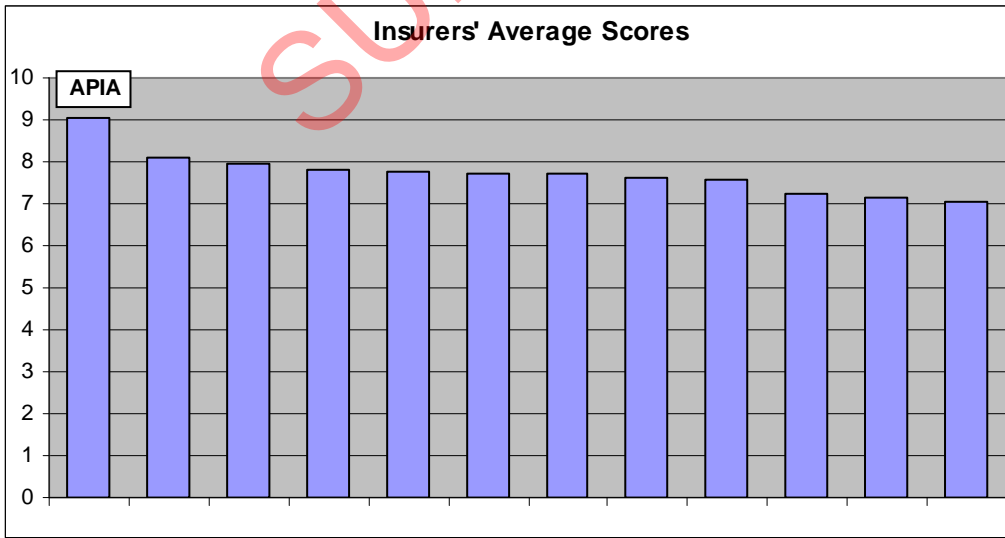
The graph below shows just how positive the results were as it plots the frequency of each score recorded, illustrating a very strong favouring toward the higher scores, and the most frequent response was the full 10 out of 10.



A SIGNIFICANT RESULT

We realise the insurance market in Australia is varied, with new players yet to prove themselves and the older, established brand names dominating the scene. Naturally, the results of our consumer research will not favour many insurance companies operating in Australia who have an insufficient market share, as yet, to make their results significant. This means that the results from many of the brands available in Australia are not reliable enough to be used as a valid indicator because the number of participants who insured with them and had made a claim was too small.

The following plot shows the results from insurers for which, based on a 95% confidence interval of 1.96 standard deviations either side of the mean, the standard error of their result was within the bounds of ± 1 . Additionally, this graph also represents no company for which there were fewer than 20 respondents.



>8.1	APPIA
7.0 - 8.1	AAMI, Allianz, Budget Direct, CGU, GIO, NRMA Insurance, RAC, RACQ, RACV, Suncorp & Western QBE



OLDIES RULE

The hat-wearing, Volvo-driving oldie of urban myth looks like having the last laugh – APIA rated highest in the area of claims satisfaction. This is significant, as the insurer has zeroed in on one profile only – the over 50s who are no longer working full time – and still come up trumps. The suspicion that baby-boomers make up the majority of APIA’s customers is even more impressive, as this segment of the market has a reputation for being particular. Although APIA, according to our survey, gives superior service in the event of making a claim, it does not rate in the CANEX five star list. This is simply due to its profile exclusivity and its pricing. However, according to motorists surveyed on the level of claims service provided, APIA’s average score was over 9 out of 10. Congratulations to APIA for being awarded the inaugural CANEX 5 star rating for superior claims service.

YOUTH vs EXPERIENCE

It is commonly accepted that young drivers, in particular those under the age of 25, will have to pay a higher insurance premium when compared with their more experienced driving counterparts. The increased likelihood of these drivers being involved in an accident has been asserted many times in research and all insurers reflect this in their pricing. However, is likelihood of being involved in a crash the same as the probability that a young driver will make a claim? If you accept the premise that young drivers are more likely to crash, then it would appear not. The results of the CANEX survey show that 36.7% of drivers aged under 25 had made a claim in the last three years. Although this is higher than the total population proportion of 33.1%, drivers aged 35 – 39 were more likely to have made a claim than the under 25s, with 38.2% of them having made a claim in the last three years.

It could be argued that although the younger drivers are more likely to be involved in an accident, they are less likely to claim on their insurance when they do, compared with the older drivers. When you consider the already increased cost of purchasing insurance as a young driver, combined with the cost of the standard and additional excesses for which they are liable and the resultant increased premium as a result of making a claim, it takes a rather serious accident before the cost of making the claim is actually worth it. This is particularly true of young drivers who are less likely to be flush with cash in the first place.

There is also the possibility that the reporting of claims by older drivers includes those claims in which the car belonged to them, but the driver was their young son or daughter. The accident may have occurred as a result of the younger driver, however the claims process was handled by the 35+ parent.

Proportion of Drivers who have made a claim in the last 3 Years	Under 25s	25-29	30-34	35-39	40-49	50-65	Over 65
	36.7%	33.7%	34.7%	38.2%	33.2%	30.4%	27.3%

It would appear that the older drivers are safer drivers; only 27.3% of drivers over the age of 65 had made a car insurance claim in the last three years, well below the average of the total population of respondents. This could be due to either the older generation’s hesitancy in making a claim, or the older drivers being on the roads less, particularly in peak hour so they are less likely to find themselves involved in a crash. Of course, this scenario won’t ring true for many older motorists who have used retirement to take to the roads with greater freedom than ever before. Add a caravan or trailer and you will agree, the older drivers are definitely out there in substantial numbers on the roads. That leaves the somewhat controversial theory that older drivers really are safer drivers, backed up by the figures that they have made less car insurance claims in the past three years than their younger counterparts.

BATTLE OF THE SEXES

Males or females - who are the better drivers? Remembering that this survey is a measure only of the likelihood of making a claim, not having a crash in the first place, it will probably come as somewhat of an anti-climax to find that there is no significant difference between the claiming habits of men and women. 33.5% of women and 32.1% of men admitted to having made a claim in the last three years, showing that both genders are fairly evenly matched on the roads. But we have uncovered some interesting additional facts. Although both equally likely to have made the claim, for drivers under 40, the claim was more likely to have been made by a man whereas drivers making claims who are aged 40 and above are more likely to women.

STATE OF PLAY

Premiums for drivers in Sydney are, on average, the highest in the country due to the population density and the relatively higher chances of two cars colliding, as well as higher incidences of theft and other damage. Bearing this in mind, it may come as a surprise to find that the average number of claims made in Sydney is not greatly in excess to the national average. 36.7% of Sydney drivers have made claims compared with the national 33.1% average.

However, this probably doesn't mean the insurers are charging Sydneysiders extra on a whim. With premiums already higher than the rest of the country, drivers in Sydney are quite possibly hesitant to make a claim unless the damage is going to be very expensive to repair. Making an insurance claim to fix a minor ding could see a driver's premium head skyward so it is more economic to maintain the claim-free record and fix the panel damage yourself.

THE LION'S SHARE

Which insurer is paying up the bulk of the claims in Australia? The data points to AAMI, with more than one in five claims made being fixed by the national insurer. Although only available in New South Wales, Queensland and Tasmania, more than one in every eight claims is taken care of by NRMA Insurance.

There are 1.5 million car insurance claims made every year, so for the insurers of Australia to achieve an average rating of 7.6 out of 10 on their claims service, according to customers, is a very positive reflection on the industry. Although some insurers do appear to perform better than others, it does seem that Australians can be confident that their insurer will take care of them when they need it.

Every time you renew your car insurance you should shop around on value for money. This is highlighted in our *star ratings* report, but also ask your friends and family for their experiences. The best deal for them may not be the best deal for you, but by gathering all the information available, you will be better equipped to select an insurer who will give you the cover you need at a cost that won't break your budget.

SOME SURPRISES SECOND TIME AROUND

There have been a few moves and shakes in this, our second round of *car insurance star ratings* results, but there are also some familiar faces amongst those brands performing strongly. CANNEX has included extra brands in this run of the results, such as ANZ Bank, APIA, ibuyeco, RAA (South Australia only) and Real Insurance to ensure that the survey of the current market place is as comprehensive as possible.

Insurers are constantly monitoring the risk of insuring each driver of each car in each suburb to develop risk profiles for each potential driver. Depending upon these profiles, the insurers will form a view on the type of driver they wish to cover and how much they will charge to do so.

The end result is that any change in the relative risk of any particular demographic will lead to a change in the pricing for those drivers. This can be a good thing if your insurance gets cheaper, but if you happen to be a member of the segment that is now deemed a higher risk, you could find yourself paying a bit extra for your cover for the next twelve months.

Best Value Car Insurer - National	
AAMI	
Budget Direct	
CommInsure	

This time, our national awards go to Budget Direct, AAMI and Comminsure. Budget Direct represents a group of brands – Budget Direct, Ozicare, Cashback and ibuyeco - all of which offer similar value for money. Budget Direct, AAMI and Comminsure stood out for their broad and deep value offered to consumers around the country. CANNEX’s population-based weightings across eight driver profiles made sure our winners were reaching the most consumers possible.

STATE BREAKDOWN

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 sector. Budget Direct appeared at the top of the list in all states, sharing the limelight with NRMA Insurance, AAMI, GIO, ING and AON.

In the previous *star ratings* report, only one insurer per state was highlighted as offering superior value for money. However, since the release of the last report, new companies have been added to the comparison. The CANNEX *star ratings* have reflected this increase in consumer options by awarding two insurers per state for the value for money they provide.

Best Value Car Insurer - States	
NSW	Budget Direct & NRMA Insurance
QLD	AAMI & Budget Direct
VIC	AAMI & Budget Direct
WA	Budget Direct & GIO
SA	Budget Direct & ING
TAS	AON & Budget Direct

PROFILE AWARDS

The top insurers per profile were calculated using a variation of the state methodology. The different states were all given equal weighting because CANNEX deemed that for an insurer to be said to offer good value for a particular driver profile across the nation, it was just as important for them to offer good value in the smaller states like Tasmania as it was in the heavyweight states like New South Wales.

Best Value Car Insurer - Profiles	
Drivers 30 - 59	Budget Direct
Executive Car Driver	Budget Direct
Families	Budget Direct
Mature Drivers	CommInsure
Female Drivers 25-29	Budget Direct
Male Drivers 25-29	Budget Direct
Young Female Drivers <25	ING
Young Male Drivers <25	ING

MAKE A SHOPPING LIST

Our research into the best value car insurance, taking into account price and desirable features, revealed the companies who delivered the best value for money for each driver profile in each state. If you did your homework and shopped around last year for the best price, you quite possibly feel you don't need to bother this time around. Not so fast there. As already mentioned, the insurance pricing landscape is constantly evolving and each insurer is re-evaluating the prices they offer every year. Thus one year is not the same as the next in car insurance terms. The best deal available for you may be with the same insurer but you should know this for certain.

Each year when you receive your renewal take the opportunity to shop around and gather prices from the whole market. Include your own insurer in this survey to make sure you are getting their best deal. CANNEX *car insurance star ratings* is a helpful way to make a short list of suitable products you may like to follow up on.

The following companies received 5 star awards for each driver profile in each state.

	NSW	QLD	SA	TAS	VIC	WA
Young Female Drivers <25	AAMI & ING	CGU & ING	CGU & ING	Commlnsure	CGU & ING	CGU & ING
Young Male Drivers <25	AAMI & ING	CGU & ING	CGU & ING	ING	CGU & ING	CGU & ING
Female Drivers 25-29	Budget Direct & Ozicare	Budget Direct & Ozicare	Allianz & Budget Direct	Budget Direct	Budget Direct & Ozicare	Allianz & GIO
Male Drivers 25-29	Budget Direct & Ozicare	Budget Direct & Ozicare	Budget Direct & Ozicare	Budget Direct	Budget Direct & Ozicare	Budget Direct & Ozicare
Drivers 30 - 59	Ozicare & Real Insurance	Budget Direct & Ozicare	Budget Direct & Ozicare	Budget Direct & Ozicare	Budget Direct & Ozicare	Budget Direct & Ozicare
Executive Car Drivers	Budget Direct & Real Insurance	Budget Direct	Budget Direct	Budget Direct	Budget Direct	Budget Direct
Families	Just Car Insurance & Ozicare	AAMI & Just Car Insurance	Budget Direct & RAA	Budget Direct	AAMI & Budget Direct	Budget Direct & Ozicare
Mature Drivers	Commlnsure & Real Insurance	Budget Direct & Ozicare	Budget Direct & Ozicare	Budget Direct & Ozicare	Budget Direct & Ozicare	GIO & Suncorp

The CANNEX star ratings award 5 stars to the products achieving scores in the top 5% of each category. There are now 26 insurers compared in the star ratings. In many state and profile combinations, there are now more than 20 products. In these state and profile combinations, the top 5% now includes two products.

The methodology used to determine the star ratings results is included below.

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SUPERCEDED



car insurance star ratings



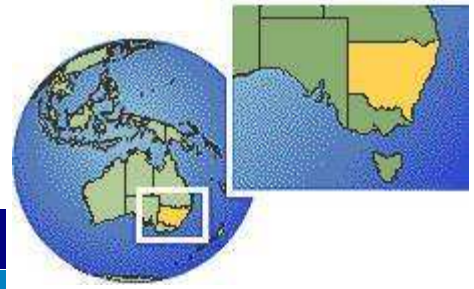
New South Wales

Young Male Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
AAMI	Comprehensive Car	\$ 1103.00	94.52	85.00	9.52	✓	12 m	Either	✗	✗
ING Insurance	Comprehensive	\$ 1165.79	93.26	80.42	12.83	✓	3 y	Either	✓	✗
★★★★★										
ANZ Bank	Comprehensive	\$ 1393.13	79.39	67.30	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1350.31	83.17	69.43	13.74	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1238.89	89.35	75.68	13.67	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1384.83	82.70	67.70	15.00	✓	2 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 1108.94	88.63	84.54	4.09	✗	N/A	Agreed	✗	✗
NRMA Insurance	Comprehensive	\$ 1274.23	85.00	73.58	11.42	✓	24 m	Either	✗	✓
St George Bank	Comprehensive	\$ 1201.73	90.59	78.02	12.58	✓	3 y	Either	✓	✗
★★★										
Allianz Australia	SureCover Plus	\$ 1741.63	64.14	53.83	10.31	✓	2 y	Either	✗	✗
Bendigo Bank	Comprehensive	\$ 1547.92	74.24	60.57	13.67	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 1501.08	73.66	62.46	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 1560.54	71.53	60.08	11.45	✓	12 m	Either	✗	✓
GIO	Comprehensive Car	\$ 2239.08	55.45	41.87	13.58	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 1612.05	69.25	58.16	11.09	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 2690.74	47.65	34.84	12.80	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 1530.12	72.48	61.27	11.21	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 2446.86	46.81	38.32	8.49	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 2686.98	48.73	34.89	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 3060.39	42.24	30.63	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 2362.28	53.48	39.69	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



New South Wales

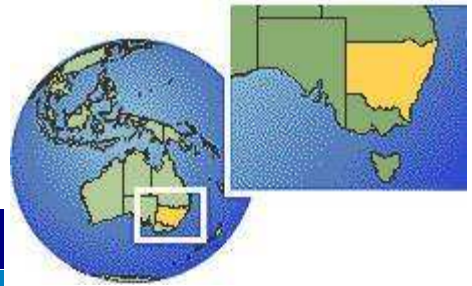
Young Female Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			

★★★★★										
AAMI	Comprehensive Car	\$ 1043.00	94.52	85.00	9.52	✓	12 m	Either	✗	✗
ING Insurance	Comprehensive	\$ 1165.79	88.88	76.05	12.83	✓	3 y	Either	✓	✗
★★★★★										
ANZ Bank	Comprehensive	\$ 1393.13	75.73	63.64	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1350.31	79.39	65.66	13.74	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1238.89	85.23	71.56	13.67	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1246.68	86.11	71.11	15.00	✓	2 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 1077.17	86.39	82.30	4.09	✗	N/A	Agreed	✗	✗
NRMA Insurance	Comprehensive	\$ 1200.37	85.28	73.86	11.42	✓	24 m	Either	✗	✓
St George Bank	Comprehensive	\$ 1201.73	86.35	73.77	12.58	✓	3 y	Either	✓	✗
★★★★										
Allianz Australia	SureCover Plus	\$ 1608.37	65.43	55.12	10.31	✓	2 y	Either	✗	✗
Bendigo Bank	Comprehensive	\$ 1547.92	70.94	57.27	13.67	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 1497.45	70.41	59.20	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 1557.29	68.38	56.93	11.45	✓	12 m	Either	✗	✓
GIO	Comprehensive Car	\$ 1793.14	63.02	49.44	13.58	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 1608.94	66.20	55.10	11.09	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 2484.87	48.48	35.68	12.80	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 1527.07	69.26	58.06	11.21	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 2211.95	48.57	40.08	8.49	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 2183.38	54.44	40.60	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 3060.39	40.57	28.97	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 2362.28	51.33	37.53	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



New South Wales

Male Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 876.71	91.41	76.47	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 881.63	90.98	76.04	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 1051.70	77.54	63.74	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 906.79	89.21	73.93	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 1080.71	82.03	62.03	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 1163.10	76.82	57.64	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 908.85	88.60	73.76	14.84	✓	12 m	Either	✗	✓
NRMA Insurance	Comprehensive	\$ 992.49	83.82	67.55	16.27	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 837.98	90.41	80.00	10.41	✓	1 y	Either	✓	✗
★★★★										
AAMI	Comprehensive Car	\$ 1238.44	67.12	54.13	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 1332.57	66.81	50.31	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1470.98	64.59	45.57	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 1480.63	63.69	45.28	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1355.55	67.87	49.45	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 1259.28	70.77	53.24	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 1171.11	62.66	57.24	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 1307.49	68.24	51.27	16.97	✓	2 y	Either	✓	✗
St George Bank	Comprehensive	\$ 1480.63	62.30	45.28	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1362.66	68.53	49.20	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1653.11	56.58	40.55	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1198.75	73.86	55.92	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



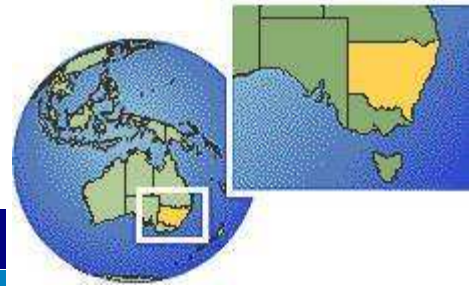
New South Wales

Female Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 877.10	91.09	76.15	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 881.89	90.68	75.73	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 952.08	83.94	70.15	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 906.79	88.94	73.65	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 1031.76	84.73	64.73	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 1075.14	81.31	62.12	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 909.17	88.30	73.46	14.84	✓	12 m	Either	✗	✓
NRMA Insurance	Comprehensive	\$ 934.95	87.71	71.44	16.27	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 834.86	90.41	80.00	10.41	✓	1 y	Either	✓	✗
★★★★										
AAMI	Comprehensive Car	\$ 1139.28	71.61	58.62	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 1332.57	66.63	50.12	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1470.98	64.43	45.40	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 1480.63	63.52	45.11	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1355.55	67.69	49.27	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 1259.28	70.57	53.04	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 1138.89	64.06	58.64	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 1183.65	73.39	56.43	16.97	✓	2 y	Either	✓	✗
St George Bank	Comprehensive	\$ 1480.63	62.14	45.11	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1256.49	72.49	53.16	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1653.11	56.43	40.40	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1198.75	73.65	55.72	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



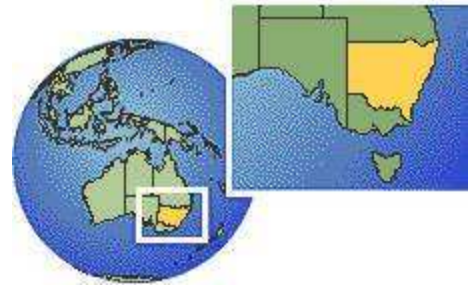
New South Wales

Drivers 30 - 59

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Ozicare	Comprehensive	\$ 874.22	87.12	72.18	14.94	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 788.71	90.41	80.00	10.41	✓	1 y	Either	✓	✗
★★★★★										
Budget Direct	Comprehensive	\$ 882.57	86.43	71.49	14.94	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 918.70	83.97	68.68	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 992.01	83.61	63.61	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 1057.21	78.87	59.68	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 930.55	82.64	67.81	14.84	✓	12 m	Either	✗	✓
NRMA Insurance	Comprehensive	\$ 955.10	82.33	66.06	16.27	✓	24 m	Either	✗	✓
Westpac	Motor Plus Insurance	\$ 1023.79	79.57	61.63	17.94	✓	24 m	Either	✓	✗
★★★★										
AAMI	Comprehensive Car	\$ 974.28	77.75	64.76	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 1041.70	74.36	60.57	13.79	✓	2 y	Either	✗	✗
ANZ Bank	Comprehensive	\$ 1165.81	70.63	54.12	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1245.01	69.70	50.68	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 1295.34	67.13	48.71	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1173.76	72.17	53.76	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 1101.72	74.81	57.27	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 922.33	73.83	68.41	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 1156.17	71.54	54.57	16.97	✓	2 y	Either	✓	✗
St George Bank	Comprehensive	\$ 1304.17	65.41	48.38	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1197.52	72.03	52.69	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1276.44	65.46	49.43	16.03	✓	24 m	Either	✗	✗



car insurance star ratings



New South Wales

Executive Car Drivers >30

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 1380.71	85.96	63.55	22.41	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 1253.46	85.62	70.00	15.62	✓	1 y	Either	✓	✗
★★★★★										
Allianz Australia	SureCover Plus	\$ 1510.93	78.76	58.07	20.69	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 1541.00	79.87	56.94	22.93	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 1509.78	80.37	58.12	22.26	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 1654.03	78.50	53.05	25.45	✓	2 y	Either	✓	✗
NRMA Insurance	Comprehensive	\$ 1536.79	81.50	57.09	24.41	✓	24 m	Either	✗	✓
Ozicare	Comprehensive	\$ 1442.34	83.24	60.83	22.41	✓	12 m	Either	✗	✓
★★★										
AAMI	Comprehensive Car	\$ 1727.39	70.28	50.79	19.49	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 2281.57	63.22	38.46	24.76	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 2439.58	64.50	35.97	28.53	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 2281.57	66.08	38.46	27.62	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1950.76	74.98	44.98	30.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 1888.10	75.25	46.47	28.78	✓	2 y	Agreed	✗	✗
ING Insurance	Comprehensive	\$ 2156.08	67.00	40.70	26.30	✓	3 y	Either	✓	✗
St George Bank	Comprehensive	\$ 2525.07	60.29	34.75	25.54	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 2102.90	70.73	41.72	29.01	✓	2 y	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 2178.94	67.17	40.27	26.91	✓	24 m	Either	✓	✗



car insurance star ratings



New South Wales

Family with Young Drivers

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Just Car Insurance	Comprehensive Car	\$ 848.44	85.42	80.00	5.42	✗	N/A	Agreed	✗	✗
Ozicare	Comprehensive	\$ 957.66	85.82	70.88	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 980.39	82.22	69.23	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 1078.02	79.47	62.96	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 1201.51	74.91	56.49	18.42	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 999.90	82.82	67.88	14.94	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 1039.02	80.61	65.33	15.28	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 1070.08	78.27	63.43	14.84	✓	12 m	Either	✗	✓
★★★★										
Allianz Australia	SureCover Plus	\$ 1835.48	50.77	36.98	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 2052.16	52.10	33.08	19.02	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1588.04	61.16	42.74	18.42	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1900.60	55.71	35.71	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 1715.63	58.75	39.56	19.19	✓	2 y	Agreed	✗	✗
ING Insurance	Comprehensive	\$ 1738.40	56.58	39.04	17.54	✓	3 y	Either	✓	✗
nab	Comprehensive	\$ 2012.18	50.70	33.73	16.97	✓	2 y	Either	✓	✗
NRMA Insurance	Comprehensive	\$ 1381.65	65.40	49.13	16.27	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 1343.88	60.92	50.51	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 1197.80	73.69	56.67	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1914.25	54.80	35.46	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1500.17	61.27	45.25	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1930.50	53.10	35.16	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



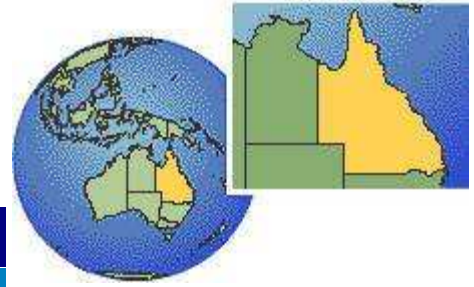
New South Wales

Mature Drivers >60

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Commonwealth Bank	Comprehensive Cover	\$ 860.08	85.47	65.47	20.00	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 703.85	90.41	80.00	10.41	✓	1 y	Either	✓	✗
★★★★★										
Budget Direct	Comprehensive	\$ 868.99	79.74	64.80	14.94	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 930.22	75.82	60.53	15.28	✓	12 m	Either	✗	✓
GIO	Comprehensive Car	\$ 868.33	84.03	64.85	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 925.02	75.71	60.87	14.84	✓	12 m	Either	✗	✓
NRMA Insurance	Comprehensive	\$ 967.85	74.45	58.18	16.27	✓	24 m	Either	✗	✓
Ozicare	Comprehensive	\$ 891.33	78.11	63.17	14.94	✓	12 m	Either	✗	✓
SUNCORP	Comprehensive Cover	\$ 995.21	75.92	56.58	19.34	✓	2 y	Either	✗	✗
★★★★										
AAMI	Comprehensive Car	\$ 1075.11	65.36	52.37	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 1017.60	69.13	55.33	13.79	✓	2 y	Either	✗	✗
ANZ Bank	Comprehensive	\$ 1152.86	65.35	48.84	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1160.14	67.56	48.54	19.02	✓	3 y	Either	✓	✗
APIA	Comprehensive	\$ 1033.26	68.45	54.50	13.95	✓	24 m	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 1280.96	62.37	43.96	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1152.86	67.26	48.84	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 1089.45	69.22	51.69	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 954.06	64.44	59.02	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 1130.09	66.79	49.83	16.97	✓	2 y	Either	✓	✗
St George Bank	Comprehensive	\$ 1280.96	60.98	43.96	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 1264.17	60.57	44.54	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1188.57	65.31	47.37	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



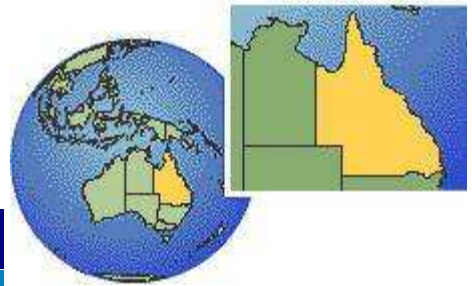
Queensland

Young Male Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
CGU	Comprehensive	\$ 566.56	93.99	80.33	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 535.40	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
AAMI	Comprehensive Car	\$ 623.44	82.51	73.00	9.52	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 637.38	83.50	71.40	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 630.58	85.91	72.17	13.74	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 708.19	77.93	64.26	13.67	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 716.79	78.49	63.49	15.00	✓	2 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 660.39	73.00	68.91	4.09	✗	N/A	Agreed	✗	✗
St George Bank	Comprehensive	\$ 566.56	92.90	80.33	12.58	✓	3 y	Either	✓	✗
★★★										
Allianz Australia	SureCover Plus	\$ 955.85	57.92	47.61	10.31	✓	2 y	Either	✗	✗
Budget Direct	Comprehensive	\$ 830.89	65.98	54.77	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 872.09	63.64	52.18	11.45	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 884.04	62.57	51.48	11.09	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 1461.00	43.95	31.15	12.80	✓	2 y	Either	✓	✗
NRMA Insurance	Comprehensive	\$ 819.27	66.97	55.55	11.42	✓	24 m	Either	✗	✓
Ozicare	Comprehensive	\$ 800.89	68.03	56.82	11.21	✓	12 m	Either	✗	✓
RACQ	Comprehensive Motor	\$ 811.39	67.53	56.09	11.44	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 1543.24	37.98	29.49	8.49	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1554.84	43.10	29.27	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1097.67	53.06	41.46	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1266.35	49.73	35.94	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



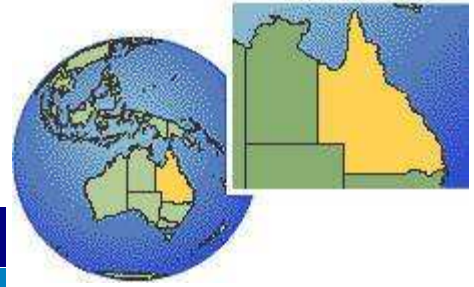
Queensland

Young Female Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
CGU	Comprehensive	\$ 566.56	93.99	80.33	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 535.40	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
AAMI	Comprehensive Car	\$ 583.00	87.58	78.06	9.52	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 637.38	83.50	71.40	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 630.58	85.91	72.17	13.74	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 708.19	77.93	64.26	13.67	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 605.99	90.10	75.10	15.00	✓	2 y	Either	✓	✗
RACQ	Comprehensive Motor	\$ 687.66	77.62	66.18	11.44	✓	24 m	Either	✗	✓
St George Bank	Comprehensive	\$ 566.56	92.90	80.33	12.58	✓	3 y	Either	✓	✗
★★★										
Allianz Australia	SureCover Plus	\$ 882.71	61.86	51.56	10.31	✓	2 y	Either	✗	✗
Budget Direct	Comprehensive	\$ 828.47	66.14	54.93	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 886.79	62.77	51.32	11.45	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 882.56	62.66	51.56	11.09	✓	12 m	Either	✗	✓
Just Car Insurance	Comprehensive Car	\$ 643.67	74.79	70.70	4.09	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 1349.21	46.53	33.73	12.80	✓	2 y	Either	✓	✗
NRMA Insurance	Comprehensive	\$ 771.27	70.43	59.01	11.42	✓	24 m	Either	✗	✓
Ozicare	Comprehensive	\$ 798.32	68.21	57.01	11.21	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 1196.76	46.52	38.03	8.49	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1264.89	49.81	35.98	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1097.67	53.06	41.46	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1266.35	49.73	35.94	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



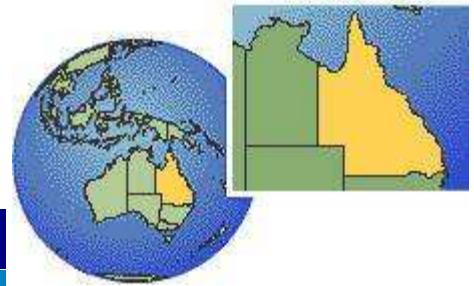
Queensland

Male Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 487.99	94.92	79.98	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 487.89	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 545.61	84.53	71.54	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 582.76	80.77	66.98	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 498.32	93.61	78.33	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 586.91	86.50	66.50	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 525.75	89.08	74.24	14.84	✓	12 m	Either	✗	✓
NRMA Insurance	Comprehensive	\$ 564.69	85.39	69.12	16.27	✓	24 m	Either	✗	✓
RACQ	Comprehensive Motor	\$ 556.09	86.13	70.19	15.94	✓	24 m	Either	✗	✓
★★★★										
ANZ Bank	Comprehensive	\$ 772.21	67.05	50.54	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 851.83	64.84	45.82	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 858.01	63.91	45.49	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 772.21	68.96	50.54	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 729.74	71.02	53.49	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 622.11	68.16	62.74	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 698.59	72.84	55.87	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 560.74	80.02	69.61	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 858.01	62.52	45.49	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 732.88	72.59	53.26	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 756.33	67.63	51.61	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 642.62	78.67	60.74	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



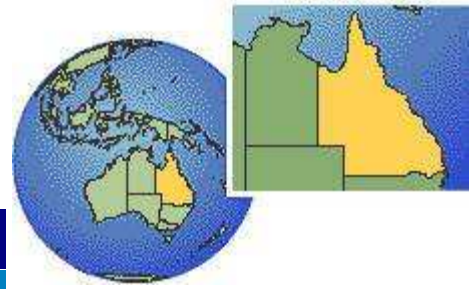
Queensland

Female Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 488.82	94.88	79.94	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 488.47	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 510.00	89.61	76.62	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 527.57	87.86	74.07	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 500.33	93.39	78.10	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 571.04	88.43	68.43	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 526.00	89.13	74.29	14.84	✓	12 m	Either	✗	✓
NRMA Insurance	Comprehensive	\$ 519.89	91.44	75.17	16.27	✓	24 m	Either	✗	✓
RACQ	Comprehensive Motor	\$ 549.99	86.99	71.05	15.94	✓	24 m	Either	✗	✓
★★★★										
ANZ Bank	Comprehensive	\$ 772.21	67.11	50.60	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 851.83	64.90	45.87	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 858.01	63.96	45.54	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 772.21	69.02	50.60	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 729.74	71.09	53.55	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 610.28	69.45	64.03	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 632.42	78.76	61.79	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 558.64	80.36	69.95	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 858.01	62.57	45.54	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 706.92	74.62	55.28	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 756.33	67.69	51.67	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 642.62	78.75	60.81	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



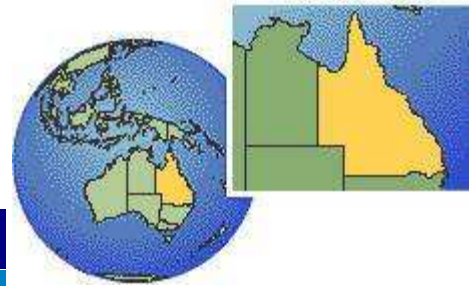
Queensland

Drivers 30 - 59

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 472.11	94.81	79.86	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 471.31	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 530.22	84.10	71.11	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 573.75	79.51	65.72	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 498.65	90.90	75.61	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 557.91	87.58	67.58	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 532.47	85.65	70.81	14.84	✓	12 m	Either	✗	✓
RACQ	Comprehensive Motor	\$ 535.52	86.35	70.41	15.94	✓	24 m	Either	✗	✓
Westpac	Motor Plus Insurance	\$ 548.82	86.64	68.70	17.94	✓	24 m	Either	✓	✗
★★★★										
ANZ Bank	Comprehensive	\$ 676.17	72.27	55.76	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 700.26	72.86	53.84	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 751.29	68.60	50.19	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 680.09	73.86	55.44	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 638.98	76.54	59.01	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 534.44	75.97	70.55	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 619.50	77.83	60.86	16.97	✓	2 y	Either	✓	✗
NRMA Insurance	Comprehensive	\$ 612.58	77.82	61.55	16.27	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 559.51	77.80	67.39	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 755.91	66.91	49.88	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 691.99	73.82	54.49	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 622.67	76.58	60.55	16.03	✓	24 m	Either	✗	✗



car insurance star ratings



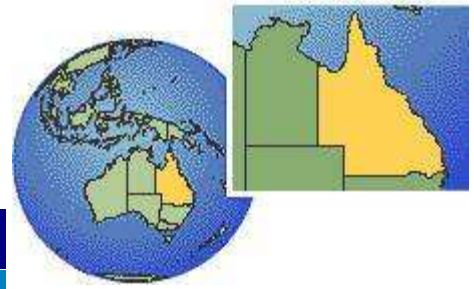
Queensland

Executive Car Drivers >30

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 754.18	92.41	70.00	22.41	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 873.62	81.12	60.43	20.69	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 846.85	85.27	62.34	22.93	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 1111.20	77.51	47.51	30.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 880.49	82.21	59.96	22.26	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 941.69	81.51	56.06	25.45	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 785.79	89.60	67.18	22.41	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 837.32	78.67	63.05	15.62	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1085.34	77.65	48.64	29.01	✓	2 y	Either	✗	✗
★★★★										
AAMI	Comprehensive Car	\$ 1023.72	71.05	51.57	19.49	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 1403.67	62.37	37.61	24.76	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1500.57	63.71	35.18	28.53	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1403.68	65.23	37.61	27.62	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 1326.48	66.10	39.80	26.30	✓	3 y	Either	✓	✗
NRMA Insurance	Comprehensive	\$ 1105.70	72.15	47.75	24.41	✓	24 m	Either	✗	✓
St George Bank	Comprehensive	\$ 1559.64	59.39	33.85	25.54	✓	3 y	Either	✓	✗
Westpac	Motor Plus Insurance	\$ 1405.27	64.47	37.57	26.91	✓	24 m	Either	✓	✗



car insurance star ratings



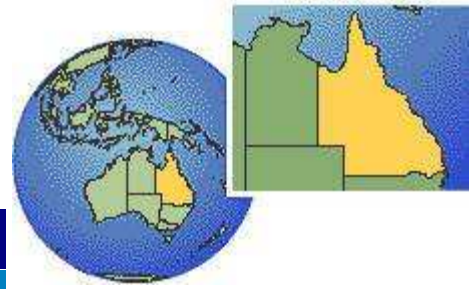
Queensland

Family with Young Drivers

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
AAMI	Comprehensive Car	\$ 494.11	80.46	67.47	12.99	✓	12 m	Either	✗	✗
Just Car Insurance	Comprehensive Car	\$ 416.72	85.42	80.00	5.42	✗	N/A	Agreed	✗	✗
★★★★★										
ANZ Bank	Comprehensive	\$ 618.32	70.42	53.92	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 691.44	66.63	48.22	18.42	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 526.37	78.28	63.34	14.94	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 544.53	76.51	61.22	15.28	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 595.83	70.79	55.95	14.84	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 530.07	77.83	62.89	14.94	✓	12 m	Either	✗	✓
★★★										
Allianz Australia	SureCover Plus	\$ 1052.38	45.47	31.68	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 954.17	53.96	34.94	19.02	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 783.63	60.96	42.54	18.42	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 983.77	53.89	33.89	20.00	✓	2 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 817.87	58.30	40.76	17.54	✓	3 y	Either	✓	✗
nab	Comprehensive	\$ 1136.85	46.29	29.32	16.97	✓	2 y	Either	✓	✗
NRMA Insurance	Comprehensive	\$ 934.07	51.96	35.69	16.27	✓	24 m	Either	✗	✓
RACQ	Comprehensive Motor	\$ 683.47	64.72	48.78	15.94	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 814.28	51.35	40.94	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 687.03	65.55	48.52	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1090.85	49.90	30.56	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 667.67	65.96	49.93	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1034.89	50.15	32.21	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Queensland

Mature Drivers >60

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 472.47	94.94	80.00	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 477.14	94.16	79.22	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 506.28	87.65	74.66	12.99	✓	12 m	Either	✗	✗
cashback	Accelerator	\$ 497.85	91.21	75.92	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 513.07	93.67	73.67	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 525.76	86.73	71.89	14.84	✓	12 m	Either	✗	✓
Just Car Insurance	Comprehensive Car	\$ 477.61	84.55	79.14	5.42	✗	N/A	Agreed	✗	✗
NRMA Insurance	Comprehensive	\$ 513.41	89.89	73.62	16.27	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 481.99	88.83	78.42	10.41	✓	1 y	Either	✓	✗
★★★★										
Allianz Australia	SureCover Plus	\$ 601.90	76.59	62.80	13.79	✓	2 y	Either	✗	✗
ANZ Bank	Comprehensive	\$ 658.70	73.89	57.38	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 678.66	74.72	55.69	19.02	✓	3 y	Either	✓	✗
APIA	Comprehensive	\$ 630.53	73.90	59.95	13.95	✓	24 m	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 748.34	68.92	50.51	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 658.71	75.80	57.38	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 622.47	78.26	60.72	17.54	✓	3 y	Either	✓	✗
nab	Comprehensive	\$ 656.19	74.57	57.60	16.97	✓	2 y	Either	✓	✗
RACQ	Comprehensive Motor	\$ 556.62	83.85	67.91	15.94	✓	24 m	Either	✗	✓
St George Bank	Comprehensive	\$ 731.89	68.67	51.64	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 672.43	75.55	56.21	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 594.33	79.62	63.60	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 637.16	77.26	59.32	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



South Australia

Young Male Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
CGU	Comprehensive	\$ 675.64	93.99	80.32	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 638.47	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
AON	Comprehensive	\$ 693.20	92.03	78.29	13.74	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 746.02	83.95	72.75	11.21	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 767.98	85.67	70.67	15.00	✓	2 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 679.78	83.92	79.84	4.09	✗	N/A	Agreed	✗	✗
Ozicare	Comprehensive	\$ 732.60	85.29	74.08	11.21	✓	12 m	Either	✗	✓
St George Bank	Comprehensive	\$ 675.64	92.90	80.32	12.58	✓	3 y	Either	✓	✗
★★★										
AAMI	Comprehensive Car	\$ 781.00	79.00	69.49	9.52	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 772.58	80.55	70.25	10.31	✓	2 y	Either	✗	✗
ANZ Bank	Comprehensive	\$ 800.09	79.93	67.83	12.10	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 889.00	74.71	61.05	13.67	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 801.88	79.13	67.68	11.45	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 796.32	79.25	68.15	11.09	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 1236.00	56.71	43.91	12.80	✓	2 y	Either	✓	✗
RAA	Comprehensive	\$ 1763.44	44.99	30.78	14.22	✓	24 m	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 1541.13	43.71	35.21	8.49	✓	1 y	Either	✓	✗
SGIC	Comprehensive	\$ 846.97	75.36	64.08	11.29	✓	24 m	Either	✗	✗
SUNCORP	Comprehensive Cover	\$ 1305.34	55.41	41.58	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1264.67	54.52	42.91	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1212.77	58.55	44.75	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



South Australia

Young Female Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
CGU	Comprehensive	\$ 675.64	93.99	80.32	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 638.47	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
AAMI	Comprehensive Car	\$ 682.17	89.07	79.56	9.52	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 713.46	86.37	76.07	10.31	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 693.20	92.03	78.29	13.74	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 702.96	92.20	77.20	15.00	✓	2 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 666.06	85.57	81.48	4.09	✗	N/A	Agreed	✗	✗
Ozicare	Comprehensive	\$ 732.82	85.26	74.06	11.21	✓	12 m	Either	✗	✓
St George Bank	Comprehensive	\$ 675.64	92.90	80.32	12.58	✓	3 y	Either	✓	✗
★★★★										
ANZ Bank	Comprehensive	\$ 800.09	79.93	67.83	12.10	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 889.00	74.71	61.05	13.67	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 744.67	84.08	72.88	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 800.25	79.27	67.82	11.45	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 796.73	79.21	68.12	11.09	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 1141.42	60.35	47.55	12.80	✓	2 y	Either	✓	✗
RAA	Comprehensive	\$ 1347.87	54.48	40.26	14.22	✓	24 m	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 1200.18	53.71	45.22	8.49	✓	1 y	Either	✓	✗
SGIC	Comprehensive	\$ 776.15	81.21	69.92	11.29	✓	24 m	Either	✗	✗
SUNCORP	Comprehensive Cover	\$ 1076.57	64.24	50.41	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1264.67	54.52	42.91	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1212.77	58.55	44.75	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



South Australia

Male Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 427.69	94.94	80.00	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 435.73	93.46	78.52	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 469.08	86.73	72.94	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 441.16	92.84	77.56	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 574.67	79.54	59.54	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 468.31	87.90	73.06	14.84	✓	12 m	Either	✗	✓
ING Insurance	Comprehensive	\$ 576.16	76.92	59.38	17.54	✓	3 y	Either	✓	✗
nab	Comprehensive	\$ 541.20	80.19	63.22	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 523.05	75.83	65.41	10.41	✓	1 y	Either	✓	✗
★★★★										
AAMI	Comprehensive Car	\$ 623.00	67.91	54.92	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 672.84	67.36	50.85	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 621.61	74.06	55.04	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 747.60	64.18	45.77	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 603.69	75.09	56.68	18.42	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 624.61	60.19	54.78	5.42	✗	N/A	Agreed	✗	✗
RAA	Comprehensive	\$ 1864.55	37.10	18.35	18.75	✓	24 m	Either	✓	✗
SGIC	Comprehensive	\$ 661.15	67.84	51.75	16.08	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 724.28	64.27	47.24	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 637.53	73.01	53.67	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 657.50	68.06	52.04	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 615.43	73.53	55.60	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



South Australia

Female Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Allianz Australia	SureCover Plus	\$ 424.65	93.79	80.00	13.79	✓	2 y	Either	✗	✗
Budget Direct	Comprehensive	\$ 427.15	94.47	79.53	14.94	✓	12 m	Either	✗	✓
★★★★★										
cashback	Accelerator	\$ 442.18	92.11	76.83	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 559.21	80.75	60.75	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 469.47	87.20	72.36	14.84	✓	12 m	Either	✗	✓
ING Insurance	Comprehensive	\$ 576.16	76.50	58.96	17.54	✓	3 y	Either	✓	✗
nab	Comprehensive	\$ 506.86	83.99	67.03	16.97	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 436.48	92.77	77.83	14.94	✓	12 m	Either	✗	✓
SUNCORP	Comprehensive Cover	\$ 583.54	77.56	58.22	19.34	✓	2 y	Either	✗	✗
★★★★										
AAMI	Comprehensive Car	\$ 601.11	69.51	56.52	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 672.84	67.00	50.49	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 621.61	73.67	54.65	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 747.60	63.86	45.44	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 603.69	74.69	56.27	18.42	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 607.06	61.38	55.96	5.42	✗	N/A	Agreed	✗	✗
RAA	Comprehensive	\$ 1426.03	42.58	23.82	18.75	✓	24 m	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 521.35	75.58	65.16	10.41	✓	1 y	Either	✓	✗
SGIC	Comprehensive	\$ 617.95	71.06	54.98	16.08	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 724.28	63.93	46.91	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 657.50	67.70	51.67	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 615.43	73.14	55.20	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



South Australia

Drivers 30 - 59

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 410.56	94.94	80.00	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 413.24	94.42	79.48	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 460.71	85.08	71.29	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 524.14	81.69	62.66	19.02	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 432.08	91.30	76.02	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 514.48	83.84	63.84	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 469.52	84.79	69.95	14.84	✓	12 m	Either	✗	✓
ING Insurance	Comprehensive	\$ 491.09	84.42	66.88	17.54	✓	3 y	Either	✓	✗
nab	Comprehensive	\$ 497.89	82.93	65.97	16.97	✓	2 y	Either	✓	✗
★★★★										
AAMI	Comprehensive Car	\$ 535.28	74.35	61.36	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 579.20	73.21	56.71	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 643.55	69.45	51.04	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 521.51	81.40	62.98	18.42	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 585.06	61.56	56.14	5.42	✗	N/A	Agreed	✗	✗
RAA	Comprehensive	\$ 577.81	75.60	56.84	18.75	✓	24 m	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 513.68	74.35	63.94	10.41	✓	1 y	Either	✓	✗
SGIC	Comprehensive	\$ 564.96	74.22	58.14	16.08	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 613.55	70.56	53.53	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 601.16	73.97	54.64	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 666.94	65.27	49.25	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 525.60	80.43	62.49	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



South Australia

Executive Car Drivers >30

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 668.70	92.41	70.00	22.41	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 725.23	85.23	64.54	20.69	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 869.49	82.37	53.84	28.53	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 757.63	84.71	61.78	22.93	✓	12 m	Either	✗	✓
CGU	Comprehensive	\$ 857.62	82.20	54.58	27.62	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 810.45	84.06	57.76	26.30	✓	3 y	Either	✓	✗
nab	Comprehensive	\$ 768.17	86.38	60.94	25.45	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 734.49	86.14	63.73	22.41	✓	12 m	Either	✗	✓
★★★										
AAMI	Comprehensive Car	\$ 1152.50	60.10	40.62	19.49	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 923.16	75.46	50.71	24.76	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1011.16	76.29	46.29	30.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 805.90	80.34	58.08	22.26	✓	12 m	Either	✗	✓
RAA	Comprehensive	\$ 938.49	78.01	49.88	28.13	✓	24 m	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 833.32	71.79	56.17	15.62	✓	1 y	Either	✓	✗
SGIC	Comprehensive	\$ 871.08	77.86	53.74	24.13	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 1008.96	71.93	46.39	25.54	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1060.67	73.14	44.13	29.01	✓	2 y	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1374.15	60.97	34.06	26.91	✓	24 m	Either	✓	✗



car insurance star ratings



South Australia

Family with Young Drivers

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 461.33	94.94	80.00	14.94	✓	12 m	Either	✗	✓
RAA	Comprehensive	\$ 471.23	97.07	78.32	18.75	✓	24 m	Either	✓	✗
★★★★★										
ANZ Bank	Comprehensive	\$ 505.46	89.52	73.02	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 563.41	83.92	65.51	18.42	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 499.98	89.10	73.82	15.28	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 531.51	84.27	69.44	14.84	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 466.86	93.99	79.05	14.94	✓	12 m	Either	✗	✓
St George Bank	Comprehensive	\$ 542.79	85.02	67.99	17.03	✓	3 y	Either	✓	✗
★★★★										
AAMI	Comprehensive Car	\$ 533.78	82.13	69.14	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 868.76	56.27	42.48	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 944.54	58.09	39.07	19.02	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 743.46	68.06	49.64	18.42	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1054.02	55.02	35.02	20.00	✓	2 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 837.63	61.60	44.06	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 665.22	60.90	55.48	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 922.40	56.98	40.01	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 793.46	56.93	46.51	10.41	✓	1 y	Either	✓	✗
SGIC	Comprehensive	\$ 676.87	70.61	54.53	16.08	✓	24 m	Either	✗	✗
SUNCORP	Comprehensive Cover	\$ 955.96	57.94	38.61	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 769.94	63.96	47.93	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 991.11	55.18	37.24	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



South Australia

Mature Drivers >60

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 407.19	94.82	79.87	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 406.55	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 507.15	77.92	64.13	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 433.61	90.29	75.01	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 478.65	87.95	67.95	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 462.63	85.14	70.30	14.84	✓	12 m	Either	✗	✓
RAA	Comprehensive	\$ 486.19	85.65	66.90	18.75	✓	24 m	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 474.46	78.96	68.55	10.41	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 505.06	83.73	64.40	19.34	✓	2 y	Either	✗	✗
★★★★										
AAMI	Comprehensive Car	\$ 553.67	71.73	58.74	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 639.18	67.39	50.88	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 599.72	73.25	54.23	19.02	✓	3 y	Either	✓	✗
APIA	Comprehensive	\$ 584.01	69.64	55.69	13.95	✓	24 m	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 719.72	63.61	45.19	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 573.49	75.13	56.71	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 541.95	77.55	60.01	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 729.50	50.00	44.58	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 542.54	76.91	59.95	16.97	✓	2 y	Either	✓	✗
SGIC	Comprehensive	\$ 553.52	74.84	58.76	16.08	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 674.69	65.23	48.21	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 621.28	68.38	52.35	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 610.20	71.24	53.30	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



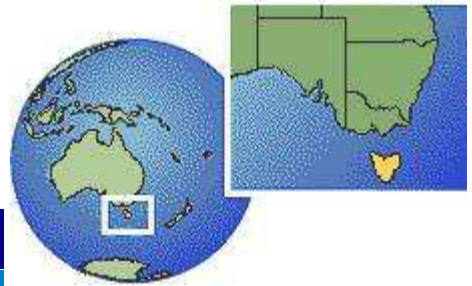
Tasmania

Young Male Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
ING Insurance	Comprehensive	\$ 466.90	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
AAMI	Comprehensive Car	\$ 533.67	83.88	74.37	9.52	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 555.83	83.50	71.40	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 497.05	93.58	79.84	13.74	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 493.81	94.04	80.37	13.67	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 515.61	91.97	76.97	15.00	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 548.71	83.53	72.33	11.21	✓	12 m	Either	✗	✓
St George Bank	Comprehensive	\$ 494.07	92.90	80.33	12.58	✓	3 y	Either	✓	✗
★★★										
Allianz Australia	SureCover Plus	\$ 632.69	73.03	62.73	10.31	✓	2 y	Either	✗	✗
Bendigo Bank	Comprehensive	\$ 617.59	77.93	64.26	13.67	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 571.79	80.61	69.41	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 593.06	78.37	66.92	11.45	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 608.29	76.34	65.24	11.09	✓	12 m	Either	✗	✓
Just Car Insurance	Comprehensive Car	\$ 552.00	75.98	71.90	4.09	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 1047.78	50.68	37.88	12.80	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 1625.73	32.90	24.41	8.49	✓	1 y	Either	✓	✗
Western QBE	Comprehensive	\$ 929.67	54.29	42.69	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1024.23	52.54	38.75	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



Tasmania

Young Female Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Commonwealth Bank	Comprehensive Cover	\$ 474.03	98.72	83.72	15.00	✓	2 y	Either	✓	✗
★★★★★										
AAMI	Comprehensive Car	\$ 482.33	91.80	82.28	9.52	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 555.83	83.50	71.40	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 497.05	93.58	79.84	13.74	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 493.81	94.04	80.37	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 466.90	97.83	85.00	12.83	✓	3 y	Either	✓	✗
Ozicare	Comprehensive	\$ 547.33	83.72	72.51	11.21	✓	12 m	Either	✗	✓
St George Bank	Comprehensive	\$ 494.07	92.90	80.33	12.58	✓	3 y	Either	✓	✗
★★★										
Allianz Australia	SureCover Plus	\$ 584.28	78.23	67.92	10.31	✓	2 y	Either	✗	✗
Bendigo Bank	Comprehensive	\$ 617.59	77.93	64.26	13.67	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 571.33	80.67	69.46	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 592.07	78.48	67.03	11.45	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 607.63	76.41	65.31	11.09	✓	12 m	Either	✗	✓
Just Car Insurance	Comprehensive Car	\$ 537.33	77.95	73.86	4.09	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 967.60	53.82	41.02	12.80	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 1257.18	40.06	31.57	8.49	✓	1 y	Either	✓	✗
Western QBE	Comprehensive	\$ 929.67	54.29	42.69	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1024.23	52.54	38.75	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



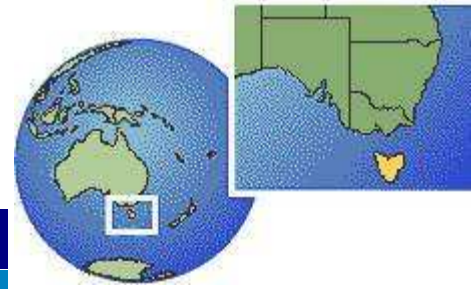
Tasmania

Male Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 318.70	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 428.53	73.29	59.50	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 516.50	68.38	49.36	19.02	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 332.86	91.88	76.60	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 501.99	70.79	50.79	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 376.82	82.50	67.66	14.84	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 331.61	91.83	76.88	14.94	✓	12 m	Either	✗	✓
Westpac	Motor Plus Insurance	\$ 519.75	66.99	49.05	17.94	✓	24 m	Either	✓	✗
★★★										
AAMI	Comprehensive Car	\$ 505.33	63.44	50.45	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 560.01	62.03	45.53	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 622.15	59.40	40.98	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 559.93	63.95	45.53	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 529.13	65.72	48.18	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 569.56	50.18	44.76	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 522.61	65.75	48.79	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 553.02	56.52	46.10	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 622.15	58.01	40.98	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 549.33	62.44	46.41	16.03	✓	24 m	Either	✗	✗



car insurance star ratings



Tasmania

Female Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 319.25	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 387.94	79.63	65.84	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 516.50	68.47	49.45	19.02	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 333.71	91.82	76.53	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 477.99	73.43	53.43	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 378.14	82.38	67.54	14.84	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 473.11	70.95	53.98	16.97	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 333.20	91.59	76.65	14.94	✓	12 m	Either	✗	✓
★★★										
AAMI	Comprehensive Car	\$ 480.33	66.16	53.17	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 560.01	62.11	45.61	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 622.15	59.47	41.05	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 559.93	64.03	45.61	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 529.13	65.81	48.27	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 555.61	51.38	45.97	5.42	✗	N/A	Agreed	✗	✗
Real Insurance	Motor Vehicle Insurance	\$ 551.06	56.76	46.35	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 622.15	58.08	41.05	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 549.33	62.52	46.49	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 519.75	67.08	49.14	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



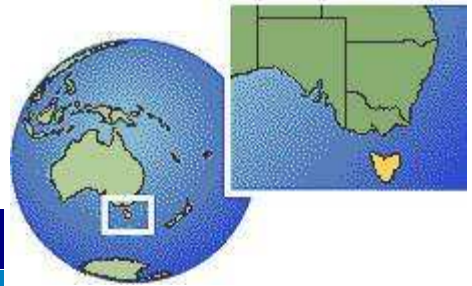
Tasmania

Drivers 30 - 59

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 317.29	94.94	80.00	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 318.14	94.73	79.79	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 419.50	73.50	60.51	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 424.45	73.60	59.80	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 438.19	76.95	57.93	19.02	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 337.27	90.55	75.26	15.28	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 373.78	82.75	67.91	14.84	✓	12 m	Either	✗	✓
Westpac	Motor Plus Insurance	\$ 443.89	75.12	57.18	17.94	✓	24 m	Either	✓	✗
★★★★										
ANZ Bank	Comprehensive	\$ 475.02	69.94	53.44	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 527.80	66.51	48.09	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 476.51	71.69	53.27	18.42	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 524.66	68.38	48.38	20.00	✓	2 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 457.90	72.97	55.43	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 544.56	52.03	46.61	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 471.31	70.82	53.86	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 543.25	57.14	46.73	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 529.45	64.97	47.94	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 476.00	69.35	53.33	16.03	✓	24 m	Either	✗	✗



car insurance star ratings



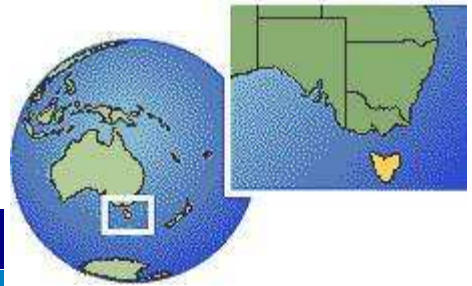
Tasmania

Executive Car Drivers >30

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 526.30	92.41	70.00	22.41	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 673.26	75.41	54.72	20.69	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 805.08	74.29	45.76	28.53	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 581.38	86.29	63.37	22.93	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 631.81	80.57	58.31	22.26	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 733.69	75.66	50.21	25.45	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 566.07	87.49	65.08	22.41	✓	12 m	Either	✗	✓
★★★★										
AAMI	Comprehensive Car	\$ 985.78	56.86	37.37	19.49	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 856.42	67.78	43.02	24.76	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 856.41	70.64	43.02	27.62	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 842.66	73.72	43.72	30.00	✓	2 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 809.31	71.83	45.52	26.30	✓	3 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 860.75	58.42	42.80	15.62	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 951.57	64.26	38.72	25.54	✓	3 y	Either	✓	✗
Westpac	Motor Plus Insurance	\$ 994.47	63.95	37.05	26.91	✓	24 m	Either	✓	✗



car insurance star ratings



Tasmania

Family with Young Drivers

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 337.56	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 393.78	81.57	68.58	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 423.55	80.26	63.76	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 472.13	75.61	57.20	18.42	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 361.47	89.99	74.71	15.28	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 407.74	81.07	66.23	14.84	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 342.75	93.73	78.79	14.94	✓	12 m	Either	✗	✓
★★★										
Allianz Australia	SureCover Plus	\$ 805.50	47.32	33.53	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 652.48	60.41	41.39	19.02	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 575.77	65.32	46.90	18.42	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 738.35	56.57	36.57	20.00	✓	2 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 618.37	61.21	43.67	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 511.83	58.18	52.76	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 875.66	47.80	30.84	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 829.99	42.95	32.54	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 470.62	74.41	57.38	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 534.00	66.60	50.57	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 837.02	50.20	32.26	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Tasmania

Mature Drivers >60

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 314.06	94.71	79.77	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 313.17	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 425.39	71.89	58.90	12.99	✓	12 m	Either	✗	✗
AON	Comprehensive	\$ 481.40	71.06	52.04	19.02	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 326.29	92.07	76.78	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 426.24	78.78	58.78	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 369.36	82.67	67.83	14.84	✓	12 m	Either	✗	✓
Western QBE	Comprehensive	\$ 422.33	75.35	59.32	16.03	✓	24 m	Either	✗	✗
★★★										
Allianz Australia	SureCover Plus	\$ 474.22	66.62	52.83	13.79	✓	2 y	Either	✗	✗
ANZ Bank	Comprehensive	\$ 521.89	64.51	48.01	16.51	✓	3 y	Either	✓	✗
APIA	Comprehensive	\$ 455.23	68.99	55.04	13.95	✓	24 m	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 584.38	61.29	42.87	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 521.88	66.42	48.01	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 493.18	68.34	50.80	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 556.00	50.48	45.06	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 516.08	65.51	48.55	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 483.64	62.22	51.80	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 579.87	60.23	43.21	17.03	✓	3 y	Either	✓	✗
Westpac	Motor Plus Insurance	\$ 515.34	66.55	48.62	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Victoria

Young Male Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
CGU	Comprehensive	\$ 785.16	93.99	80.32	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 741.97	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
ANZ Bank	Comprehensive	\$ 883.30	83.49	71.40	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 848.00	88.11	74.37	13.74	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 981.45	77.93	64.26	13.67	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 985.98	75.17	63.96	11.21	✓	12 m	Either	✗	✓
Just Car Insurance	Comprehensive Car	\$ 873.61	76.28	72.19	4.09	✗	N/A	Agreed	✗	✗
Ozicare	Comprehensive	\$ 970.65	76.18	64.97	11.21	✓	12 m	Either	✗	✓
St George Bank	Comprehensive	\$ 785.16	92.90	80.32	12.58	✓	3 y	Either	✓	✗
★★★★										
AAMI	Comprehensive Car	\$ 985.00	73.54	64.03	9.52	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 1111.32	67.06	56.75	10.31	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 1079.67	69.87	58.41	11.45	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 1106.49	72.00	57.00	15.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 1926.37	46.32	32.74	13.58	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 1038.98	71.80	60.70	11.09	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 1829.14	47.28	34.48	12.80	✓	2 y	Either	✓	✗
RACV	Comprehensive Car	\$ 1081.07	69.53	58.34	11.19	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 2217.90	36.93	28.44	8.49	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 2043.46	44.70	30.86	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1603.00	50.95	39.34	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1757.93	49.67	35.88	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



Victoria

Young Female Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
CGU	Comprehensive	\$ 785.16	93.99	80.32	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 741.97	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
AAMI	Comprehensive Car	\$ 761.56	92.33	82.81	9.52	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 883.30	83.49	71.40	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 848.00	88.11	74.37	13.74	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 879.24	86.73	71.73	15.00	✓	2 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 849.78	78.30	74.22	4.09	✗	N/A	Agreed	✗	✗
RACV	Comprehensive Car	\$ 882.72	82.64	71.45	11.19	✓	24 m	Either	✗	✓
St George Bank	Comprehensive	\$ 785.16	92.90	80.32	12.58	✓	3 y	Either	✓	✗
★★★★										
Allianz Australia	SureCover Plus	\$ 1026.91	71.72	61.42	10.31	✓	2 y	Either	✗	✗
Bendigo Bank	Comprehensive	\$ 981.45	77.93	64.26	13.67	✓	3 y	Either	✓	✗
Budget Direct	Comprehensive	\$ 984.35	75.28	64.07	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 1077.66	69.98	58.52	11.45	✓	12 m	Either	✗	✓
GIO	Comprehensive Car	\$ 1537.05	54.61	41.03	13.58	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 1037.37	71.89	60.80	11.09	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 1689.18	50.14	37.34	12.80	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 968.83	76.30	65.10	11.21	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 1819.45	43.16	34.66	8.49	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1673.51	51.52	37.69	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1603.00	50.95	39.34	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1757.93	49.67	35.88	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



Victoria

Male Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 583.88	94.94	80.00	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 588.13	94.36	79.42	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 688.06	80.88	67.89	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 672.51	83.25	69.46	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 611.34	91.69	76.41	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 738.70	83.23	63.23	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 812.58	76.67	57.48	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 625.42	89.52	74.69	14.84	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 699.42	77.20	66.78	10.41	✓	1 y	Either	✓	✗
★★★★										
ANZ Bank	Comprehensive	\$ 923.81	67.07	50.56	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 947.69	68.31	49.29	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 1026.46	63.92	45.51	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 923.81	68.98	50.56	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 873.00	71.04	53.51	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 814.33	62.78	57.36	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 859.14	71.33	54.37	16.97	✓	2 y	Either	✓	✗
RACV	Comprehensive Car	\$ 838.31	71.67	55.72	15.95	✓	24 m	Either	✗	✓
St George Bank	Comprehensive	\$ 1026.46	62.53	45.51	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 902.70	71.08	51.75	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 955.72	64.90	48.87	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 892.07	70.30	52.36	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Victoria

Female Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 585.16	94.94	80.00	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 589.34	94.37	79.43	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 674.06	82.44	69.45	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 607.38	90.86	77.07	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 610.31	91.99	76.70	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 676.22	89.23	69.23	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 704.15	85.67	66.48	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 625.89	89.63	74.79	14.84	✓	12 m	Either	✗	✓
SUNCORP	Comprehensive Cover	\$ 782.23	79.18	59.84	19.34	✓	2 y	Either	✗	✗
★★★★										
ANZ Bank	Comprehensive	\$ 923.81	67.18	50.67	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 947.69	68.42	49.40	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 1026.46	64.02	45.61	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 923.81	69.09	50.67	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 873.00	71.16	53.62	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 800.00	63.93	58.52	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 776.38	77.26	60.30	16.97	✓	2 y	Either	✓	✗
RACV	Comprehensive Car	\$ 783.47	75.70	59.75	15.95	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 696.90	77.59	67.17	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 1026.46	62.63	45.61	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 955.72	65.01	48.98	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 892.07	70.41	52.48	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Victoria

Drivers 30 - 59

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 578.79	93.15	78.21	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 565.82	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 642.61	83.43	70.44	12.99	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 662.71	82.10	68.30	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 604.81	90.13	74.84	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 692.57	85.36	65.36	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 673.29	86.42	67.23	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 623.74	87.41	72.57	14.84	✓	12 m	Either	✗	✓
ING Insurance	Comprehensive	\$ 731.12	79.45	61.91	17.54	✓	3 y	Either	✓	✗
★★★★										
ANZ Bank	Comprehensive	\$ 773.67	75.01	58.51	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 843.09	72.71	53.69	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 859.63	71.07	52.66	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 776.89	76.68	58.27	18.42	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 689.56	71.06	65.64	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 759.49	76.57	59.60	16.97	✓	2 y	Either	✓	✗
RACV	Comprehensive Car	\$ 822.86	70.96	55.01	15.95	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 684.25	76.57	66.15	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 863.21	69.47	52.44	17.03	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 782.32	77.20	57.86	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 740.28	77.17	61.15	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 761.87	77.35	59.41	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Victoria

Executive Car Drivers >30

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 887.41	92.41	70.00	22.41	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 1006.78	81.19	61.70	19.49	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 999.04	82.87	62.18	20.69	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 999.61	85.07	62.14	22.93	✓	12 m	Either	✗	✓
GIO	Comprehensive Car	\$ 1090.52	85.74	56.96	28.78	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 993.60	84.77	62.52	22.26	✓	12 m	Either	✗	✓
ING Insurance	Comprehensive	\$ 1117.97	81.87	55.56	26.30	✓	3 y	Either	✓	✗
Ozicare	Comprehensive	\$ 910.12	90.67	68.25	22.41	✓	12 m	Either	✗	✓
RACV	Comprehensive Car	\$ 1080.20	81.43	57.51	23.93	✓	24 m	Either	✗	✓
★★★★										
ANZ Bank	Comprehensive	\$ 1183.04	77.27	52.51	24.76	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1383.70	73.42	44.89	28.53	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1183.03	80.13	52.51	27.62	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1244.55	79.91	49.91	30.00	✓	2 y	Either	✓	✗
nab	Comprehensive	\$ 1121.04	80.86	55.41	25.45	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 1055.58	74.47	58.85	15.62	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 1314.48	72.80	47.26	25.54	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1298.75	76.84	47.83	29.01	✓	2 y	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1621.50	65.22	38.31	26.91	✓	24 m	Either	✓	✗



car insurance star ratings



Victoria

Family with Young Drivers

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
AAMI	Comprehensive Car	\$ 582.44	92.99	80.00	12.99	✓	12 m	Either	✗	✗
Budget Direct	Comprehensive	\$ 628.58	89.07	74.13	14.94	✓	12 m	Either	✗	✓
★★★★★										
ANZ Bank	Comprehensive	\$ 703.52	82.74	66.23	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 783.25	77.91	59.49	18.42	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 665.20	85.33	70.05	15.28	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 698.76	81.52	66.68	14.84	✓	12 m	Either	✗	✓
Just Car Insurance	Comprehensive Car	\$ 656.83	76.36	70.94	5.42	✗	N/A	Agreed	✗	✗
Ozicare	Comprehensive	\$ 636.33	88.17	73.23	14.94	✓	12 m	Either	✗	✓
St George Bank	Comprehensive	\$ 781.69	76.64	59.61	17.03	✓	3 y	Either	✓	✗
★★★										
Allianz Australia	SureCover Plus	\$ 1205.51	52.44	38.65	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 1136.04	60.04	41.02	19.02	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 957.57	67.08	48.66	18.42	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1518.60	50.68	30.68	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 1241.24	56.72	37.54	19.19	✓	2 y	Agreed	✗	✗
ING Insurance	Comprehensive	\$ 1014.97	63.44	45.91	17.54	✓	3 y	Either	✓	✗
nab	Comprehensive	\$ 1356.31	51.32	34.35	16.97	✓	2 y	Either	✓	✗
RACV	Comprehensive Car	\$ 1345.89	50.57	34.62	15.95	✓	24 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 1123.84	51.87	41.46	10.41	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1358.00	53.65	34.31	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 859.56	70.24	54.21	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1436.63	50.37	32.43	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Victoria

Mature Drivers >60

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 560.28	94.94	80.00	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 561.85	94.72	79.78	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 628.72	84.28	71.29	12.99	✓	12 m	Either	✗	✗
cashback	Accelerator	\$ 597.36	90.32	75.03	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 617.76	92.56	72.56	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 627.14	90.66	71.47	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 615.72	87.63	72.80	14.84	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 614.32	83.38	72.96	10.41	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 700.21	83.35	64.01	19.34	✓	2 y	Either	✗	✗
★★★★										
Allianz Australia	SureCover Plus	\$ 685.20	79.21	65.42	13.79	✓	2 y	Either	✗	✗
ANZ Bank	Comprehensive	\$ 784.54	73.64	57.13	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 840.26	72.36	53.34	19.02	✓	3 y	Either	✓	✗
APIA	Comprehensive	\$ 678.62	80.00	66.05	13.95	✓	24 m	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 871.71	69.83	51.42	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 784.54	75.55	57.13	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 741.39	77.99	60.46	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 699.94	69.45	64.04	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 777.03	74.65	57.68	16.97	✓	2 y	Either	✓	✗
RACV	Comprehensive Car	\$ 793.12	72.47	56.51	15.95	✓	24 m	Either	✗	✓
St George Bank	Comprehensive	\$ 871.71	68.45	51.42	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 716.94	78.55	62.52	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 884.50	68.61	50.68	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Western Australia

Young Male Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
CGU	Comprehensive	\$ 547.51	93.99	80.33	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 517.40	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
AAMI	Comprehensive Car	\$ 729.67	69.79	60.27	9.52	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 648.37	79.93	67.83	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 583.60	89.09	75.36	13.74	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 720.41	74.72	61.05	13.67	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 614.18	86.61	71.61	15.00	✓	2 y	Either	✓	✗
SGIO	Comprehensive	\$ 687.03	74.74	64.01	10.73	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 547.51	92.90	80.33	12.58	✓	3 y	Either	✓	✗
★★★										
Allianz Australia	SureCover Plus	\$ 764.43	67.84	57.53	10.31	✓	2 y	Either	✗	✗
Budget Direct	Comprehensive	\$ 796.29	66.44	55.23	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 833.39	64.22	52.77	11.45	✓	12 m	Either	✗	✓
GIO	Comprehensive Car	\$ 948.98	59.92	46.34	13.58	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 858.26	62.34	51.24	11.09	✓	12 m	Either	✗	✓
Just Car Insurance	Comprehensive Car	\$ 707.83	66.22	62.13	4.09	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 1223.10	48.76	35.96	12.80	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 797.29	66.37	55.16	11.21	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 1466.45	38.48	29.99	8.49	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 1193.80	50.67	36.84	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1404.11	42.92	31.32	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1234.58	49.42	35.62	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



Western Australia

Young Female Driver <25

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
CGU	Comprehensive	\$ 547.51	93.99	80.33	13.67	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 517.40	97.83	85.00	12.83	✓	3 y	Either	✓	✗
★★★★★										
AAMI	Comprehensive Car	\$ 697.00	72.61	63.10	9.52	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 705.93	72.61	62.30	10.31	✓	2 y	Either	✗	✗
ANZ Bank	Comprehensive	\$ 648.37	79.93	67.83	12.10	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 583.60	89.09	75.36	13.74	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 720.41	74.72	61.05	13.67	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 595.90	88.80	73.80	15.00	✓	2 y	Either	✓	✗
SGIO	Comprehensive	\$ 646.53	78.75	68.02	10.73	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 547.51	92.90	80.33	12.58	✓	3 y	Either	✓	✗
★★★★										
Budget Direct	Comprehensive	\$ 793.47	66.63	55.43	11.21	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 829.36	64.48	53.03	11.45	✓	12 m	Either	✗	✓
GIO	Comprehensive Car	\$ 774.41	70.37	56.79	13.58	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 857.81	62.36	51.27	11.09	✓	12 m	Either	✗	✓
Just Car Insurance	Comprehensive Car	\$ 693.89	67.47	63.38	4.09	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 1129.51	51.74	38.94	12.80	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 796.76	66.40	55.20	11.21	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 1144.63	46.91	38.42	8.49	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 975.34	58.92	45.09	13.83	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 1404.11	42.92	31.32	11.60	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1234.58	49.42	35.62	13.80	✓	24 m	Either	✓	✗



car insurance star ratings



Western Australia

Male Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 445.74	94.94	80.00	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 455.77	93.18	78.24	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 468.38	89.93	76.13	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 464.95	91.98	76.69	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 526.83	87.69	67.69	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 519.15	87.87	68.69	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 489.35	87.71	72.87	14.84	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 505.16	81.00	70.59	10.41	✓	1 y	Either	✓	✗
SGIO	Comprehensive	\$ 508.45	85.70	70.13	15.57	✓	24 m	Either	✗	✗
SUNCORP	Comprehensive Cover	\$ 587.14	80.07	60.73	19.34	✓	2 y	Either	✗	✗
★★★★										
AAMI	Comprehensive Car	\$ 662.61	66.81	53.82	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 706.99	66.94	50.44	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 656.43	73.34	54.32	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 785.55	63.81	45.39	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 676.96	71.09	52.68	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 634.70	73.72	56.18	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 691.78	56.96	51.55	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 590.63	77.34	60.37	16.97	✓	2 y	Either	✓	✗
St George Bank	Comprehensive	\$ 746.28	64.81	47.78	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 860.50	57.47	41.44	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 626.49	74.86	56.92	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Western Australia

Female Driver 25 - 29

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Allianz Australia	SureCover Plus	\$ 424.02	93.79	80.00	13.79	✓	2 y	Either	✗	✗
GIO	Comprehensive Car	\$ 474.26	90.71	71.53	19.19	✓	2 y	Agreed	✗	✗
★★★★★										
Budget Direct	Comprehensive	\$ 447.75	90.70	75.76	14.94	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 466.37	88.02	72.74	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 496.32	88.35	68.35	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 490.97	83.93	69.09	14.84	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 534.68	80.41	63.44	16.97	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 457.65	89.06	74.12	14.94	✓	12 m	Either	✗	✓
SGIO	Comprehensive	\$ 468.99	87.89	72.33	15.57	✓	24 m	Either	✗	✗
SUNCORP	Comprehensive Cover	\$ 534.73	82.77	63.44	19.34	✓	2 y	Either	✗	✗
★★★★										
AAMI	Comprehensive Car	\$ 660.00	64.39	51.40	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 706.99	64.49	47.98	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 656.43	70.70	51.68	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 785.55	61.60	43.18	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 676.96	68.52	50.11	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 634.70	70.98	53.44	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 677.17	55.51	50.09	5.42	✗	N/A	Agreed	✗	✗
Real Insurance	Motor Vehicle Insurance	\$ 503.53	77.78	67.37	10.41	✓	1 y	Either	✓	✗
St George Bank	Comprehensive	\$ 746.28	62.48	45.45	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 860.50	55.45	39.42	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 626.49	72.08	54.15	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Western Australia

Drivers 30 - 59

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 435.17	94.30	79.36	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 431.71	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
Allianz Australia	SureCover Plus	\$ 463.39	88.32	74.53	13.79	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 453.96	91.36	76.08	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 552.88	82.47	62.47	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 475.20	91.86	72.68	19.19	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 487.38	85.70	70.86	14.84	✓	12 m	Either	✗	✓
ING Insurance	Comprehensive	\$ 533.51	82.27	64.73	17.54	✓	3 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 527.51	84.81	65.47	19.34	✓	2 y	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 535.04	82.49	64.55	17.94	✓	24 m	Either	✓	✗
★★★★										
AAMI	Comprehensive Car	\$ 657.72	65.50	52.51	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 594.28	74.62	58.11	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 551.79	81.61	62.59	19.02	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 660.31	70.72	52.30	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 566.36	79.40	60.98	18.42	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 662.33	57.56	52.14	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 532.65	81.80	64.84	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 497.54	79.83	69.42	10.41	✓	1 y	Either	✓	✗
SGIO	Comprehensive	\$ 538.90	79.65	64.09	15.57	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 629.30	71.91	54.88	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 704.94	65.02	48.99	16.03	✓	24 m	Either	✗	✗



car insurance star ratings



Western Australia

Executive Car Drivers >30

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 715.09	92.41	70.00	22.41	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 787.39	83.06	63.57	19.49	✓	12 m	Either	✗	✗
Allianz Australia	SureCover Plus	\$ 727.99	89.45	68.76	20.69	✓	2 y	Either	✗	✗
cashback	Accelerator	\$ 815.75	84.29	61.36	22.93	✓	12 m	Either	✗	✓
GIO	Comprehensive Car	\$ 820.44	89.79	61.01	28.78	✓	2 y	Agreed	✗	✗
ibuyeco	Comprehensive Car	\$ 840.85	81.79	59.53	22.26	✓	12 m	Either	✗	✓
nab	Comprehensive	\$ 814.31	86.92	61.47	25.45	✓	2 y	Either	✓	✗
Ozicare	Comprehensive	\$ 778.80	86.69	64.27	22.41	✓	12 m	Either	✗	✓
SUNCORP	Comprehensive Cover	\$ 970.88	80.56	51.56	29.01	✓	2 y	Either	✗	✗
★★★★										
ANZ Bank	Comprehensive	\$ 1140.78	68.64	43.88	24.76	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 1070.97	75.27	46.74	28.53	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 1122.46	72.22	44.60	27.62	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 1062.56	77.11	47.11	30.00	✓	2 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 1060.72	73.50	47.19	26.30	✓	3 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 805.84	77.74	62.12	15.62	✓	1 y	Either	✓	✗
SGIO	Comprehensive	\$ 985.47	74.14	50.79	23.35	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 1247.18	65.68	40.14	25.54	✓	3 y	Either	✓	✗
Westpac	Motor Plus Insurance	\$ 1198.69	68.67	41.76	26.91	✓	24 m	Either	✓	✗



car insurance star ratings



Western Australia

Family with Young Drivers

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
Budget Direct	Comprehensive	\$ 498.68	92.98	78.04	14.94	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 486.45	94.94	80.00	14.94	✓	12 m	Either	✗	✓
★★★★★										
AAMI	Comprehensive Car	\$ 543.78	84.56	71.57	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 526.76	90.38	73.88	16.51	✓	3 y	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 585.49	84.88	66.47	18.42	✓	3 y	Either	✓	✗
cashback	Accelerator	\$ 529.87	88.73	73.44	15.28	✓	12 m	Either	✗	✓
ibuyeco	Comprehensive Car	\$ 568.86	83.25	68.41	14.84	✓	12 m	Either	✗	✓
SGIO	Comprehensive	\$ 647.52	75.67	60.10	15.57	✓	24 m	Either	✗	✗
St George Bank	Comprehensive	\$ 555.99	87.02	69.99	17.03	✓	3 y	Either	✓	✗
★★★★										
Allianz Australia	SureCover Plus	\$ 872.36	58.40	44.61	13.79	✓	2 y	Either	✗	✗
AON	Comprehensive	\$ 833.62	65.70	46.68	19.02	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 692.09	74.65	56.23	18.42	✓	3 y	Either	✓	✗
Commonwealth Bank	Comprehensive Cover	\$ 842.93	66.17	46.17	20.00	✓	2 y	Either	✓	✗
GIO	Comprehensive Car	\$ 748.00	71.21	52.03	19.19	✓	2 y	Agreed	✗	✗
ING Insurance	Comprehensive	\$ 749.00	69.49	51.96	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 620.22	68.16	62.75	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 982.37	56.58	39.61	16.97	✓	2 y	Either	✓	✗
Real Insurance	Motor Vehicle Insurance	\$ 761.73	61.50	51.09	10.41	✓	1 y	Either	✓	✗
SUNCORP	Comprehensive Cover	\$ 874.99	63.81	44.48	19.34	✓	2 y	Either	✗	✗
Western QBE	Comprehensive	\$ 807.17	64.24	48.21	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 1008.91	56.51	38.57	17.94	✓	24 m	Either	✓	✗



car insurance star ratings



Western Australia

Mature Drivers >60

Company	Product	Average Premium	Total Score	Score Breakdown		Car Replaced if Written-Off		Agreed or Market Value	Monthly Pmts - no Extra cost	Roadside Assist
				Cost	Feature	Available	Age of Car			
★★★★★										
GIO	Comprehensive Car	\$ 379.83	99.19	80.00	19.19	✓	2 y	Agreed	✗	✗
SUNCORP	Comprehensive Cover	\$ 457.34	85.78	66.44	19.34	✓	2 y	Either	✗	✗
★★★★★										
Allianz Australia	SureCover Plus	\$ 510.26	73.34	59.55	13.79	✓	2 y	Either	✗	✗
Budget Direct	Comprehensive	\$ 434.07	84.94	70.00	14.94	✓	12 m	Either	✗	✓
cashback	Accelerator	\$ 480.04	78.58	63.30	15.28	✓	12 m	Either	✗	✓
Commonwealth Bank	Comprehensive Cover	\$ 476.87	83.72	63.72	20.00	✓	2 y	Either	✓	✗
ibuyeco	Comprehensive Car	\$ 489.51	76.91	62.08	14.84	✓	12 m	Either	✗	✓
Ozicare	Comprehensive	\$ 433.69	85.01	70.06	14.94	✓	12 m	Either	✗	✓
Real Insurance	Motor Vehicle Insurance	\$ 459.60	76.53	66.11	10.41	✓	1 y	Either	✓	✗
SGIO	Comprehensive	\$ 483.42	78.42	62.86	15.57	✓	24 m	Either	✗	✗
★★★★										
AAMI	Comprehensive Car	\$ 564.17	66.85	53.86	12.99	✓	12 m	Either	✗	✗
ANZ Bank	Comprehensive	\$ 610.77	66.26	49.75	16.51	✓	3 y	Either	✓	✗
AON	Comprehensive	\$ 567.11	72.60	53.58	19.02	✓	3 y	Either	✓	✗
APIA	Comprehensive	\$ 541.58	70.06	56.11	13.95	✓	24 m	Either	✓	✗
Bendigo Bank	Comprehensive	\$ 707.45	61.37	42.95	18.42	✓	3 y	Either	✓	✗
CGU	Comprehensive	\$ 580.24	70.78	52.37	18.42	✓	3 y	Either	✓	✗
ING Insurance	Comprehensive	\$ 548.33	72.95	55.42	17.54	✓	3 y	Either	✓	✗
Just Car Insurance	Comprehensive Car	\$ 677.67	50.26	44.84	5.42	✗	N/A	Agreed	✗	✗
nab	Comprehensive	\$ 572.93	70.00	53.04	16.97	✓	2 y	Either	✓	✗
St George Bank	Comprehensive	\$ 644.71	64.16	47.13	17.03	✓	3 y	Either	✓	✗
Western QBE	Comprehensive	\$ 679.00	60.78	44.75	16.03	✓	24 m	Either	✗	✗
Westpac	Motor Plus Insurance	\$ 621.16	66.86	48.92	17.94	✓	24 m	Either	✓	✗



What is the CANNEX *car insurance star ratings*?

CANNEX *car insurance star ratings* is a sophisticated rating methodology, unique to CANNEX, that compares both the Cost and Features across car insurance products. CANNEX 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. All star rated car insurance products rated from one to five achieved a grade suitable for consumers to consider with qualities ranging from “Superior” to “Satisfactory”. The CANNEX *car insurance star ratings* is a transparent analysis comparing all types of car insurance products.

How are the ‘stars’ calculated?

The CANNEX *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) and scoring of the key features of the car insurance policy (including No Claim Bonus, After Accident Care, Car Hire Information and Special Features).

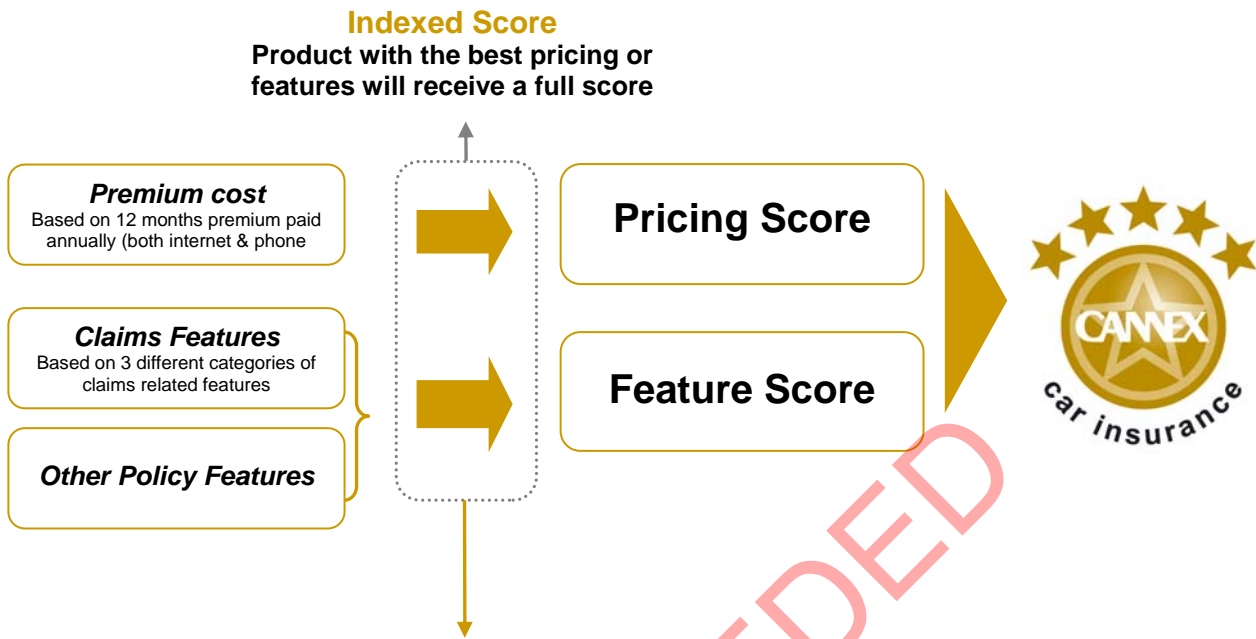
$$\text{COST SCORE (C)} + \text{FEATURES SCORE (F)} = \text{TOTAL SCORE (T)}$$

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.

Consumers who search at www.cannex.com.au will find indicative average (and minimum/maximum) premiums and ratings results for products matched to their profile. The results are reflected in consumer-friendly 5-star concept. The star ratings results are described as follows:

- ★★★★★ Superior Value
- ★★★★ Strong Value
- ★★★ Satisfactory Value

METHODOLOGY SUMMARY



	COST	FEATURE
YOUNG MALE DRIVER <25	85%	15%
YOUNG FEMALE DRIVER <25	85%	15%
MALE DRIVER 25 - 29	80%	20%
FEMALE DRIVER 25 - 29	80%	20%
DRIVERS 30 - 59	80%	20%
FAMILY WITH YOUNG DRIVERS	80%	20%
EXECUTIVE CAR DRIVERS	70%	30%
MATURE DRIVERS	80%	20%

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, CANNEX 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
DRIVERS 30 - 59
FAMILY WITH YOUNG DRIVERS
EXECUTIVE CAR DRIVERS
MATURE DRIVERS

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.

CANNEX 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 table below). For the Young Female Driver for example, the cost component of the policy (including average premium and min-max range) contributes 85% of the total score (as cost is most important to this driver profile) while features contribute the remaining 15%.

The Cost Score (CS) plus Features Score (FS) are indexed and combined to provide the Total Score. Together they form the basis of the CANNEX car insurance star ratings.

	COST	FEATURE
YOUNG MALE DRIVER <25	85%	15%
YOUNG FEMALE DRIVER <25	85%	15%
MALE DRIVER 25 - 29	80%	20%
FEMALE DRIVER 25 - 29	80%	20%
DRIVERS 30 - 59	80%	20%
FAMILY WITH YOUNG DRIVERS	80%	20%
EXECUTIVE CAR DRIVERS	70%	30%
MATURE DRIVERS	80%	20%

Costs (C)

In order to generate the premium quotes needed for the star ratings analysis, CANNEX generated thousands of quotes for each profile (8 profiles, 6 postcodes per state, 3 cars per profile). These premiums are used to determine the COST (C) component of each product's overall score. Eighteen quotes generated across 6 post codes 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, CANNEX 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. CANNEX 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 Cost Score.

CANNEX star ratings methodology

Features (F)

Each car insurance product is awarded points for useful features available with the policy. These features are split into two categories, the Claims Features and the Other Policy Features. 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.

CLAIMS FEATURE CATEGORY	YOUNG MALE DRIVER <25	YOUNG FEMALE DRIVER <25	MALE DRIVER 25 - 29	FEMALE DRIVER 25 - 29	DRIVERS 30 - 59	FAMILY WITH YOUNG DRIVERS	EXECUTIVE CAR DRIVERS	MATURE DRIVERS
AFTER ACCIDENT CARE	30%	30%	20%	20%	20%	20%	20%	20%
CAR HIRE	20%	20%	20%	20%	20%	20%	20%	20%
SPECIAL FEATURES	20%	20%	20%	20%	20%	20%	20%	20%

If genuine parts are used, is there choice of repairer, any towing service, cab fares, emergency accommodation etc

Details of Car Hire after Theft or Accident including cost and allowances

Personal effects cover, legal liability, child seat cover new car replacement for write off

OTHER POLICY FEATURES CATEGORY	YOUNG MALE DRIVER <25	YOUNG FEMALE DRIVER <25	MALE DRIVER 25 - 29	FEMALE DRIVER 25 - 29	DRIVERS 30 - 59	FAMILY WITH YOUNG DRIVERS	EXECUTIVE CAR DRIVERS	MATURE DRIVERS
GENERAL POLICY CONDITIONS	20%	20%	20%	20%	20%	20%	20%	20%
NO CLAIM BONUS (NCB)	5%	5%	10%	10%	10%	10%	10%	10%
UNPROTECTED NCB STAYS INTACT	5%	5%	10%	10%	10%	10%	10%	10%

Pay by the month at no extra cost, whether 24 hour help line or roadside assist available

Protection and retention of NCB

Is NCB intact after theft, windscreen, storm/flood or collision with animal claim

Does CANNEX rate other product areas?

YES. CANNEX also rates credit cards, rewards programs, mortgages, low-doc home loans, reverse mortgages, personal loans, deposit accounts, package banking, business banking and margin lending products. The star ratings methodologies used for these products is comparable in quality and transparency, ensuring of these other star ratings. The use of similar star ratings logos also builds consumer recognition of quality products across product categories. Please access the CANNEX website (<http://www.cannex.com.au/starrate.html>) if you would like to download the latest CANNEX star ratings reports for the products of interest.





CANNEX *star ratings* methodology

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