

DIRECT LIFE INSURANCE STAR RATINGS

MORE PEOPLE GO DIRECT

The appeal of DIY life insurance seems to be snowballing. Whether it is the result of more providers advertising in a prominent fashion, or the global economic crisis forcing a rush towards minimizing personal finance risks, the outcome is that the sector is growing steadily. According to the Direct Life Insurance Report put out by Rice Warner Actuaries, direct life and income protection insurances grew 20.7% in the year ending December 2011.

This is the fourth year CANSTAR has been comparing these policies and monitoring developments in the Direct Life insurance industry,

Direct life insurance products appeal to people who know what they want and like the idea of having a straight forward life insurance policy in place to protect their family and assets, should the worst happen unexpectedly. Direct life insurance is also a good quick-fix for someone who wants to put a policy into place straight away but plans to review their complete asset protection and investment strategy with a licensed financial planner a bit later on.

As with most other things that are now done online, Australians are embracing the concept of direct life insurance and its ease of application completed either online, in the branch or over the phone. Some companies also allow you to add other benefits such as Total and Permanent Disability, Trauma and Income Protection using the same process.

Direct life insurance is a great product for people who really *should* have life insurance but can't be bothered with the whole financial planner process.

OUR COMPARISON WILL HELP

With direct life insurance becoming more mainstream every day, how can you compare policies to see what's right for you? CANSTAR has undertaken an extensive comparison of direct life insurance policies to help you make an informed choice. Our comparison focused on policies freely available to everyone i.e. products not restricted to membership of an organization. This resulted in 26 policies from 24 providers of direct life insurance being compared. We then examined features and pricing for different profiles and level of cover, making the CANSTAR direct life insurance star ratings more relevant for those compiling a shortlist of policies that may suit.

We looked at policy features, as well as the cost across two levels of coverage - \$200,000 and \$500,000.

We used 4 common profiles:

1. Young – aged 20 - 29 years
2. Middle – aged 30 – 45 years
3. Mature – aged 46 – 55 years
4. Empty Nester – aged 56-60 years

We then drilled down into gender and smoking status. The insurance industry treats smokers as standard but gives a discount to non-smokers, commonly defined as those who have not smoked in the last 12 months. Finally, we weighted price and features equally at 50:50 to come up with a score for each product.

IN THIS REPORT:

We research & rate:

- 26 direct life insurance policies offered by 24 providers



THREE INSURERS OUTSTANDING

This year's Top 3 insurers offering outstanding value direct life insurance are Allianz, Real Insurance and Zurich. All are familiar names which regularly appear at the top of our comparative research. In fact, insurance giant Allianz has won this award every year since we started researching the sector in 2009. Real Insurance was a 'new kid on the block' in 2009 and has not budged from the top of our list for the last 3 years. Our third winner, Zurich is another well-known name in general insurance and has won this accolade twice in the past 4 years.

Allianz's key product called LifePlan is very well priced and gives you the option of taking additional Trauma and TPD cover.

Family Life Cover from Real Insurance is a competitive policy in both price and features. This policy also offers child cover and additional Trauma and TPD cover. Future insurability is guaranteed and Real offers to do up a whole financial plan free of charge for existing direct life customers.

Zurich's Ezcicover Term policy stands out because of its razor sharp pricing, particularly for those in the 30 to 55 year age bracket. Zurich offers any amount of cover with no restrictions on age or amount and renewals are guaranteed.

Perhaps the most outstanding feature from all three insurers is that they will cover more pre-existing conditions than ever before. There are now less exclusions to trip up people hoping to protect their family by taking out direct life insurance. This is a positive move which goes a long way to overcoming the barrier to insurance while enforcing the message that direct life insurance really is quick and easy for most people.

We congratulate Allianz, Real Insurance and Zurich for targeting this growing market with such accuracy.



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Empty nester Female Non-Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Empty nester Female Smoker

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Allianz Life Plan	✓	✓	✓	✗	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Empty nester Male Non-Smoker

Product Name	Application process		Cover option	Premium options		
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Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Mature Female Non-Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Mature Female Smoker

Product Name	Application process		Cover option	Premium options		
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★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Mature Male Non-Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Mature Male Smoker

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Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
★★★						
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Middle Female Non-Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



Direct Life Insurance Star Ratings

Report Date: August, 2012

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Middle Female Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Middle Male Non-Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
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Allianz Life Plan	✓	✓	✓	✗	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
★★★★						
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Young Female Non-Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
GE Money Life Protect	✓	✓	✗	✗	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Young Female Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
Swann ActivLife	✓	✓	✗	✗	✓	✗
★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GE Money Life Protect	✓	✓	✗	✗	✓	✓
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
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Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Young Male Non-Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
★★★★★						
Aussie Life Plan	✗	✓	✓	✓	✓	✓
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
GE Money Life Protect	✓	✓	✗	✗	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
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Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
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Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



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Young Male Smoker

Product Name	Application process		Cover option	Premium options		
	Online Application	Phone support	Availability to add Trauma as rider	Fortnightly payment	Monthly payment	Annual payment
★★★★★ outstanding value						
Allianz Life Plan	✓	✓	✓	✗	✓	✓
Zurich Ezicover Term	✗	✓	✗	✗	✓	✓
★★★★★						
AAMI Life Insurance	✓	✓	✗	✓	✓	✓
Aussie Life Plan	✗	✓	✓	✓	✓	✓
GE Money Life Protect	✓	✓	✗	✗	✓	✓
Guardian Life Insurance	✗	✓	✓	✓	✓	✓
Medibank Life Insurance	✓	✓	✓	✓	✓	✗
Real Insurance Family Life Cover	✓	✓	✓	✓	✓	✓
★★★★						
BankWest Lite Life	✗	✓	✗	✗	✓	✗
Budget Direct Life Protection Cover	✗	✓	✓	✓	✓	✓
Citibank Pure Life	✓	✓	✗	✗	✓	✗
Clearview Life Insurance at Clearview	✓	✓	✗	✗	✓	✓
Commonwealth Bank Term Life Insurance	✓	✓	✓	✗	✓	✗
GIO Life Protect Insurance	✓	✓	✗	✓	✓	✓
HCF Smart Term Insurance	✗	✓	✗	✓	✓	✓
Insurance Line Life Insurance Plan	✓	✓	✗	✓	✓	✓
MLC Essential Life	✗	✓	✗	✗	✓	✗
nib Value Life Insurance	✓	✓	✗	✗	✓	✗
Onepath EasyProtect Life	✓	✓	✓	✓	✓	✓
Priceline Protects Life Insurance	✓	✓	✗	✗	✓	✗
Suncorp Life Protect	✓	✓	✗	✓	✓	✓
Suncorp Million Dollar Woman - Living Insurance	✗	✓	✓	✓	✓	✓
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Virgin Money Life Insurance - Quick and Easy Option	✓	✓	✗	✓	✓	✓
Virgin Money Life Insurance - Tailored Option	✓	✓	✗	✓	✓	✓
Westpac Life Time Protect	✓	✓	✗	✗	✓	✓



DIRECT LIFE INSURANCE STAR RATINGS

What are the CANSTAR *direct life insurance star ratings*?

CANSTAR *direct life insurance star ratings* are a sophisticated rating methodology, unique to CANSTAR, which compare the dominant direct life insurance products in Australia and present the results in a simple, user-friendly format.

The results are reflected in a consumer-friendly 5-star concept with 5 stars representing outstanding value to the consumer.

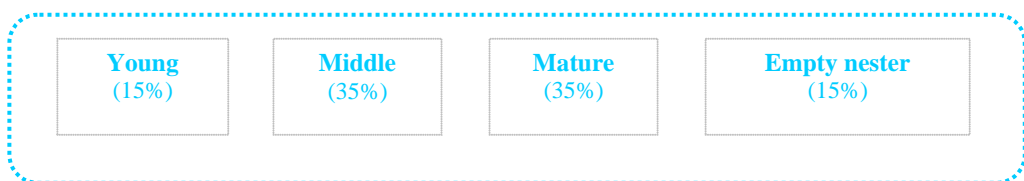
Awards to Insurers

CANSTAR names the insurer or insurers who offer outstanding value based on their star ratings performance across the entire 16 direct life insurance categories.



Across 16 Profiles

Age Group



Gender



Smoking Status



There are 16 micro profiles/categories based on the level of age group, gender and smoking status. All this 16 micro profile star ratings help to arrive at the national award.

Age Group: The four different age groups are

- Young : 20-29 years
- Middle : 30-45 years
- Mature : 46-55 years
- Empty Nester : 56-60 year

Smoking Status: The star ratings categories is further sub divided based on the smoking status of the consumer. (A non-smoker is someone who has not been smoking at least for the last twelve months.)

- Smoker
- Non – Smoker

Eligibility requirements for Direct Life star ratings

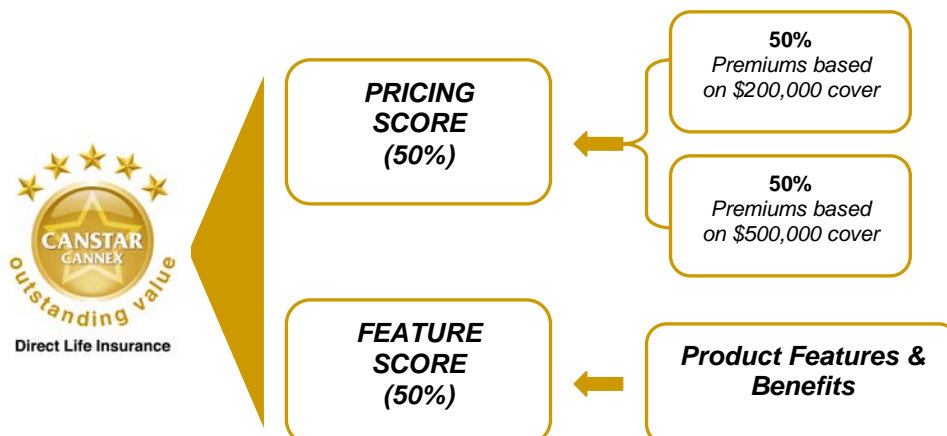
- Product should have been available in the market for 12 months or longer
- Product not restricted to a membership of any organization
- Product has to have a minimum sum insured of \$100,000
- Product should be an accident & sickness policy
- Has to be available direct to the consumer with no planner involved
- Sum insured cannot be restricted to the loan amount

How does it work? How are the ‘stars’ calculated?

The CANSTAR *direct life insurance star ratings* is based on an overall score, which is calculated from:

$$\text{TOTAL STAR RATINGS SCORE (T)} = w_1\text{PRICING SCORE (P)} + w_2\text{FEATURES SCORE (F)}$$

The methodology is as follows:



PRICING SCORE:



The pricing score is calculated by collecting the premium data for all the 16 profiles. Premiums are quoted based on the level of coverage (two sums insured: \$200,000 & \$500,000) and for every age within the profiles. The product with the lowest cost under the particular profile gets the maximum pricing score in comparison with other products in the profile. The products are indexed and scored in relation to the maximum pricing scored product in the particular profile. The final pricing score is equally contributed by the scores from both the sum insured (\$200,000 & \$500,000)

FEATURE SCORE:

The feature score is calculated based on the features and benefits offered by the particular product. The features are categorised into six different categories. Each feature carries particular points and weightings. The product that has the maximum feature points gets the maximum score. Other peer products are scored in comparison with this product. They are shown below in the tabular column and they carry different weightings across the three different age profiles.

Category/Profile	All Profiles	Description
Coverage/Policy Terms	20%	
<i>Coverage Terms</i>	40%	guarantee renewable, world cover etc.
<i>Policy Terms</i>	40%	multiple life insured etc.
<i>Premiums</i>	20%	male, female etc.
Exclusions	15%	
<i>Exclusions</i>	70%	suicide, self-inflicted etc.
<i>PECS</i>	30%	Pre-existing conditions
Eligibility	20%	
<i>Entry/Expiry ages</i>	35%	entry & expiry age etc.
<i>Sums Insured</i>	35%	Min & Max sum insured etc.
<i>Eligibility Restrictions</i>	30%	restricted to institutions etc.
Application Process	30%	
<i>Application Process</i>	50%	online application process etc.
<i>Payment Options</i>	50%	monthly, fortnightly etc.
Added Benefits	5%	
<i>Benefit Boosters</i>	20%	accident booster etc.
<i>Loyalty Bonus</i>	20%	premium waiver, premium refund etc.
<i>Premium Benefits</i>	20%	funeral benefit
<i>Funeral Benefit</i>	30%	financial planning benefit
<i>Financial Planning Benefit</i>	5%	premium benefit
<i>Melanoma Benefit</i>	5%	melanoma benefit
Extra Options	5%	
<i>Accidental Injury</i>	25%	accidental injury etc.
<i>Involuntary Unemployment Cover</i>	25%	involuntary unemployment cover etc.
<i>Consumer Pricing Index</i>	25%	CPI
<i>Guarantee Future Insurability</i>	25%	GFI
Additional Cover Option	5%	
<i>Trauma</i>	35%	Trauma cover attached to death cover
<i>TPD</i>	30%	TPD cover attached to death cover
<i>Income Protection</i>	30%	Income protection attached to death cover
<i>Additional Cover</i>	5%	Child cover, linked etc

How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR analysed 26 direct life insurance policies from 24 companies in Australia.

How are the stars awarded?

CANSTAR ranks direct life insurance based on value-for-money measures and then awards a star ratings according to rank. The number of products awarded each of the 3 to 5 star ratings will ultimately depend on the dispersion of final scores.

Scores are awarded to each product on the basis of price (premiums) and features (Benefits & Options). The methodology is revised and parameters are updated on a regular basis to make sure that the products are analysed using, the most up-to-date information capturing all industry developments. A detailed methodology is provided above

How often are CANSTAR *direct life insurance star ratings* re-rated?

All ratings are fully recalculated every 12 months based on the latest pricing and features offered by each insurer.

Does CANSTAR rate other product areas?

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