



Direct Income Protection Star Ratings

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20-29 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NobleOak Life Ltd	Premium Life Direct Income
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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20-29 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
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Virgin Money	Income Protection Tailored
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InsuranceLine	Income Protection Plus Ratesaver
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
Zurich Australia	Ezicover Income Protection
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
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Virgin Money	Income Protection Tailored
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AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
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NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
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InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protect Plus
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AAMI	Comprehensive Income Cover
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InsuranceLine	Income Protection Plus Timesaver
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Virgin Money	Income Protection Tailored
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InsuranceLine	Income Protection Plus Ratesaver
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NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
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AAMI	Comprehensive Income Cover
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NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
RACQ	Income Protection
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★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
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InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
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30-39 Years Male Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
TAL	Income Protection - Accident, Illness Cover
Zurich Australia	Ezicover Income Protection
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
RACQ	Income Protection
RACWA	Income Protect
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

30-39 Years Male Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
Medibank	Income Protection - Standard
TAL	Income Protection - Accident, Illness Cover
★★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
NIB Health Funds Ltd	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
RACQ	Income Protection
RACWA	Income Protect
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



Direct Income Protection Star Ratings

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40-49 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
AAMI	Comprehensive Income Cover
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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40-49 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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40-49 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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40-49 Years Female Light Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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40-49 Years Female Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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40-49 Years Female Medium Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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40-49 Years Female Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
RACWA	Income Protect
Zurich Australia	Ezicover Income Protection
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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40-49 Years Female Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
RACQ	Income Protection
RACWA	Income Protect
Zurich Australia	Ezicover Income Protection
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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40-49 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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40-49 Years Male Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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40-49 Years Male Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
Virgin Money	Income Protection Tailored
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy



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40-49 Years Male Light Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
Virgin Money	Income Protection Tailored
Zurich Australia	Ezicover Income Protection
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy



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40-49 Years Male Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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40-49 Years Male Medium Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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40-49 Years Male Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
NIB Health Funds Ltd	Income Protection
RACQ	Income Protection
RACWA	Income Protect
Zurich Australia	Ezicover Income Protection
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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40-49 Years Male Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
NIB Health Funds Ltd	Income Protection
RACQ	Income Protection
RACWA	Income Protect
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



Direct Income Protection Star Ratings

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50-54 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protect Plus
★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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50-54 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protect Plus
★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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50-54 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
TAL	Income Protection - Accident, Illness Cover
Zurich Australia	Ezicover Income Protection
★★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy



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50-54 Years Female Light Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
Zurich Australia	Ezicover Income Protection
★★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



Direct Income Protection Star Ratings

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50-54 Years Female Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover



Direct Income Protection Star Ratings

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50-54 Years Female Medium Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protect Plus
★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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50-54 Years Female Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
RACWA	Income Protect
★★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



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50-54 Years Female Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
RACWA	Income Protect
★★★	
AAMI	Comprehensive Income Cover
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TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



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50-54 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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50-54 Years Male Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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50-54 Years Male Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
Zurich Australia	Ezicover Income Protection
★★★★★	
ANZ	Income Protection
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
TAL	Income Protection - Accident, Illness Cover
★★★	
AAMI	Comprehensive Income Cover
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QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy



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50-54 Years Male Light Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Zurich Australia	Ezicover Income Protection
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy



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50-54 Years Male Medium Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
AAMI	Comprehensive Income Cover
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover



Direct Income Protection Star Ratings

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50-54 Years Male Medium Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
Virgin Money	Income Protection Tailored
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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50-54 Years Male Professional/White Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NobleOak Life Ltd	Premium Life Direct Income
RACWA	Income Protect
Virgin Money	Income Protection Tailored
★★★★	
ANZ	Income Protection
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



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50-54 Years Male Professional/White Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
RACWA	Income Protect
Virgin Money	Income Protection Tailored
★★★★★	
ANZ	Income Protection
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
SUNCORP	Income Protect Plus
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
Zurich Australia	Ezicover Income Protection



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55-59 Years Female Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protect Plus
★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy



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55-59 Years Female Heavy Blue Collar Smoker

Company	Product
★★★★★ "Outstanding Value"	
NRMA Insurance	Income Protection
Virgin Money	Income Protection Tailored
★★★★★	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
SUNCORP	Income Protect Plus
★★★★	
AAMI	Comprehensive Income Cover
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
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55-59 Years Female Light Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
Virgin Money	Income Protection Tailored
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InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
Zurich Australia	Ezicover Income Protection
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AAMI	Comprehensive Income Cover
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Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
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AAMI	Comprehensive Income Cover
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
Virgin Money	Income Protection - Quick & Easy
★★★	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Timesaver
Medibank	Income Protection - Standard
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover



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★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
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AAMI	Comprehensive Income Cover
ANZ	Income Protection
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
SUNCORP	Income Protect Plus
★★★	
InsuranceLine	Income Protection Plus Timesaver
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QANTAS	Income Protection Insurance
TAL	Income Protection - Accident, Illness Cover
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Company	Product
★★★★★ "Outstanding Value"	
ANZ	Income Protection
InsuranceLine	Income Protection Plus Ratesaver
Virgin Money	Income Protection Tailored
★★★★★	
Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
RACWA	Income Protect
★★★	
AAMI	Comprehensive Income Cover
InsuranceLine	Income Protection Plus Timesaver
NobleOak Life Ltd	Premium Life Direct Income
QANTAS	Income Protection Insurance
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TAL	Income Protection - Accident, Illness Cover
Virgin Money	Income Protection - Quick & Easy
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Medibank	Income Protection - Standard
NIB Health Funds Ltd	Income Protection
NRMA Insurance	Income Protection
RACQ	Income Protection
RACWA	Income Protect
★★★	
AAMI	Comprehensive Income Cover
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55-59 Years Male Heavy Blue Collar Non-Smoker

Company	Product
★★★★★ "Outstanding Value"	
InsuranceLine	Income Protection Plus Ratesaver
NIB Health Funds Ltd	Income Protection
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NRMA Insurance	Income Protection
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RACWA	Income Protect
★★★	
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NobleOak Life Ltd	Premium Life Direct Income
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