

# CAR INSURANCE STAR RATINGS

## IN THIS REPORT:

We research & rate 39 car insurance policies from 30 institutions to determine the car insurers offering outstanding value.

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



## DRIVE AWAY WITH THE RIGHT COVER

Australian drivers are spoilt for choice when it comes to car insurance. We have ample choice, thanks to a thriving market that is changing all the time. With many insurers now specializing in defined cars and drivers, it's no longer a one-size-fits-all product. The trouble is that comparing all car insurers is a time-consuming exercise that's near impossible for most people. That's why CANSTAR CANNEX *car insurance star ratings* are so valuable. Our report names the best value car insurance for your driver profile and in your home state.

To do this, we have undertaken a major research exercise, analyzing 39 car insurance products offered by 30 insurers. We shadow shopped over 15,000 online and phone quotes so you can make a short list of insurers which may suit your purposes.

Common thinking dictates that simply renewing your policy with your current insurer is fine but our research shows that insurance pricing is constantly evolving and each insurer re-evaluates the prices they offer each year.

The appearance in the market of new players also forces existing insurers to remain competitive. With this in mind, there is every chance you will get a better deal by shopping around rather than just renewing. The best deal available for you may be with the same insurer but you should know this for certain.

## ROAD TEST – HOW GOOD IS THE CLAIMS SERVICE?

The methodology we use to rate car insurance captures price and features but we have also built claims into the rating. It's only when you have a prang that drivers discover the insurers are either true to their word or fall short in the area of claims. To enhance the value of the *car insurance star ratings* to consumers,

CANSTAR CANNEX has undertaken a separate consumer study to ascertain the level of claims service provided by the insurer, and used the outcomes in our rating.

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

We also asked respondents about the likelihood of renewing or switching insurance providers.

## WHAT WE FOUND

Overall, in excess of one in three drivers, or 35.52% of those surveyed, had made a claim in the last three years. That's a lot of people road testing the service provided by our insurers.

By gender, males just pipped females for the number of claims made across the board.

GENDER	Total	% claim
Female	533	49.91%
Male	535	50.09%

On a state basis, drivers in New South Wales made more claims than anyone in Australia. In fact the eastern seaboard states all recorded double-figure percentages – 33.61% NSW, 31.65% VIC & 18.73% QLD.

This is not surprising and tracks car insurance density per state.

LOCATION	% Claim
NSW	33.61%
VIC	31.65%
QLD	18.73%
SA	4.96%
WA	7.68%
TAS	1.87%
ACT	1.31%

## NEVER TOO YOUNG

Young drivers under 24 are commonly thought to be the most risky car insurance prospects, yet our survey showed that drivers aged 25 to 34 made up the largest percentage of claimants.

The younger drivers under 20 fared the best with less than a third making a claim on their car insurance. The difference here may well reflect higher excesses for the young and a lower incidence of comprehensive cover.



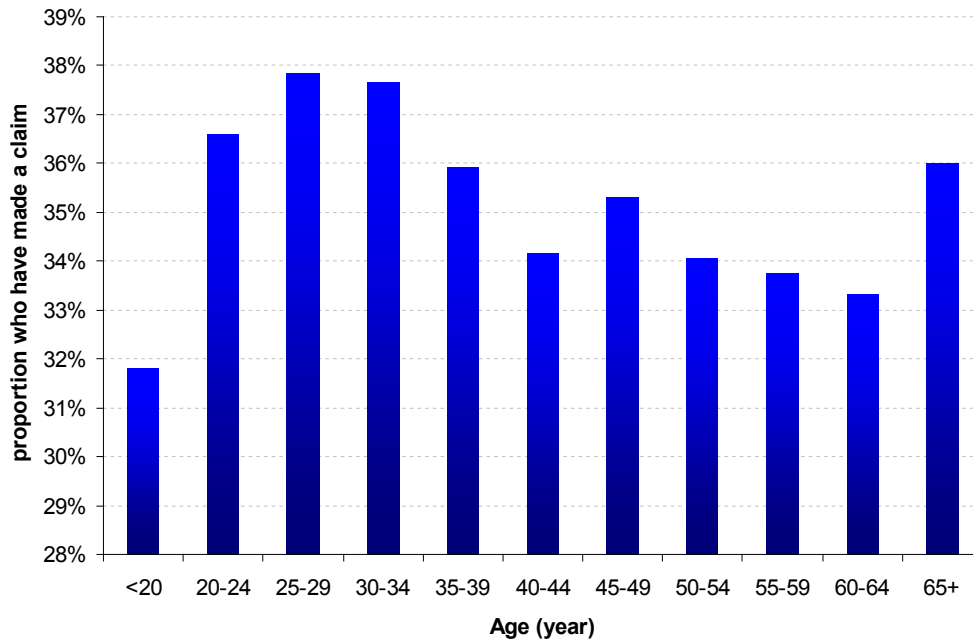
As newly-licensed drivers moved up into the higher age brackets, however, their chances of making a claim on their car insurance skyrocketed. A grey hair's breadth away were the "oldies", those aged 65 and over.

It is interesting to note the correlation with life stages that drivers often morph into –

- newly-licensed, careful driver
- bullet-proof hot car driver
- sensible family driver
- experienced mid-life driver
- blue-rinse caravan set

## Proportion of people who have made a claim

Based on age group



## RENEW OR SWITCH?

The great majority of those surveyed by CANSTAR CANNEX told us they were happy with their car insurance company after making a claim and were not looking around to switch insurers. Generally, women drivers proved the most faithful to their insurers compared with their male counterparts after their claims experience. Over 16% of men indicated they were actively looking to switch insurers, whereas 12% of women expressed the same sentiment.

GENDER	% Continue	% Switch
Female	85.55%	12.20%
Male	80.56%	16.07%

Some interesting facts on the switch-or-stay issue emerged from the state breakdown. The smallest state posted the biggest figures. A quarter of Tasmanian drivers surveyed said they would not renew with their current insurer and were looking around for a new insurer.

South Australians also felt strongly about changing car insurers, with over 20% looking to switch after their claims experience.

Residents in Canberra and New South Wales were happier with their insurance companies and least likely to switch to other companies.

State	% Continue	% Switch
NSW	84.40%	11.98%
VIC	82.25%	15.68%
QLD	85.00%	13.00%
SA	73.58%	20.75%
WA	81.71%	14.63%
TAS	75.00%	25.00%
ACT	92.86%	7.14%

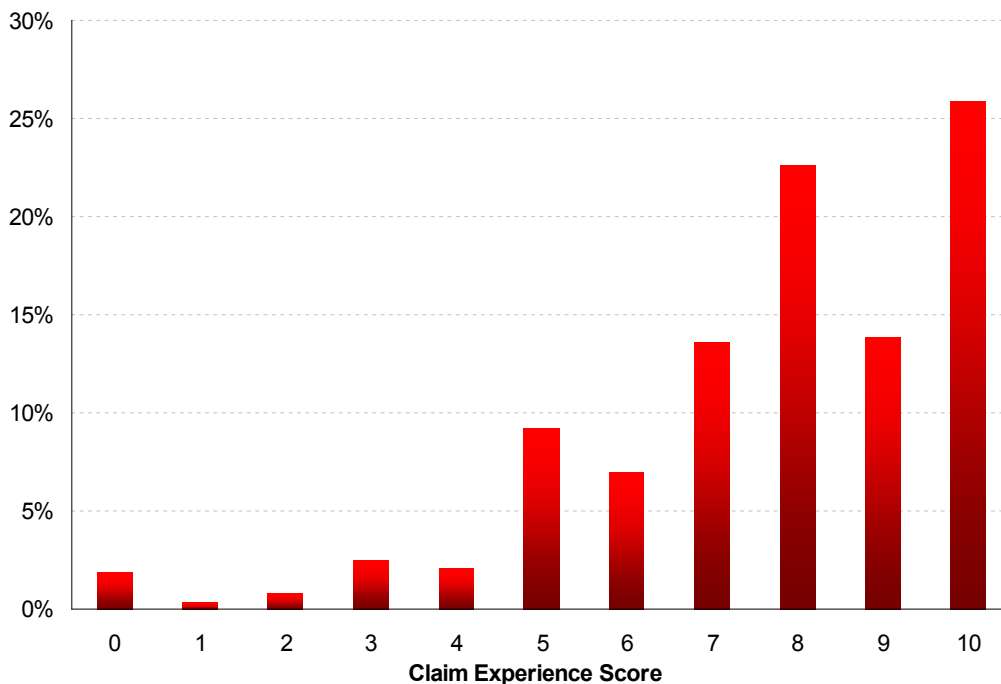
## HOW DID THE CAR INSURERS FARE?

The results of our survey tell us that the majority of motorists are happy with the service they are receiving from their car insurers.

The graph below shows just how positive the results were. The most frequent response was the full ten out of ten.

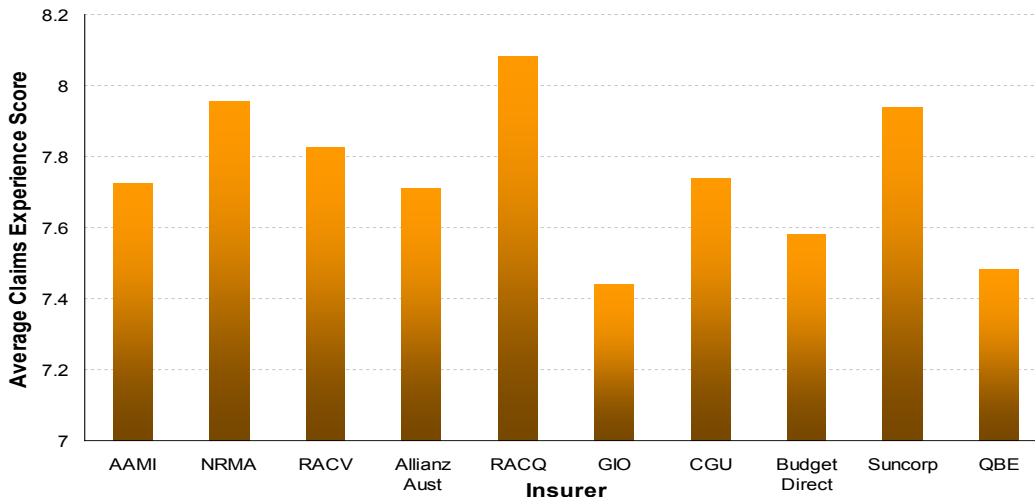
### Claims Experience Score – Score Distribution Across All Insurers

Question: Based on the claims experience, how likely would you be to recommend your insurer to your family and friends?



\* scale of 0 to 10 where 0 is not at all likely and 10 is very likely to recommend

## Average Claims Experience Score – By Insurer



\*Our survey did not capture many of the newer, smaller insurers yet to build enough market share to register on the claims survey. We are not able to comment on their claims history.

## DRIVER SATISFACTION LEVELS

For most of us, car insurance is a grudge purchase. We'd much rather avoid the yearly premium expense, yet we want protection from loss if our four (or two)-wheeled asset is damaged or stolen.

If you've been lucky enough not to have made a car insurance claim, there's always that nagging doubt in your mind that your insurer will do the right thing when called upon.

Our survey has shown overwhelmingly that most drivers are satisfied, and indeed full of praise, for their insurers when they have had to make a claim.

This sentiment is echoed by our results that show only a minority would not recommend their insurer to family and friends, and only a minority is actively switching to another company after their claims experience. This is positive news for an industry much maligned and shows how competitive policies are.

We noted a common thread among survey comments. Friendly, courteous claims service is rated highly by drivers. This is particularly important as, in many cases, drivers can be quite stressed after a crash.

Even in cases of customers being, by their own admission, abrupt and a little rude because of stress, all reported efficient, professional service by insurance staff who were sympathetic and helpful. Warm, personal treatment that made customers feel valued was another feature that attracted favourable comment.

Car insurance companies in Australia are to be congratulated for consistently providing this high level of service. It is obvious that thorough call centre staff training has resulted in the desired effect.

### BOUQUETS

**"The claim was handled quickly. They were very understanding and helpful. Very pleased with the results"**

**"Excellent customer service. very good repair work"**

**"Claim was quick and easy . Very happy with the service"**

**"Easy, simple, straight forward. I paid my excess, they paid the claim. One phone call and done. No stress"**

**"Very easy to get through to a person on the phone, they listened well and the matter was sorted very quickly and efficiently"**

**"Brilliant to deal with. They go out of their way to make your situation as easy as possible. Their prices are very good also"**

**"The claim was handled well from beginning to end and was completely paperless!"**

**"You talk to a REAL person (who has English as a first language!), they are prompt with their help and keep you informed along the way"**

## BRICKBATS

“Impossible to communicate with”

“Because I had to make a claim that was not my fault, when I went to insure my next car they were not even going to insure it for the market value so I went with another insurer”

## BACKHANDERS

“Friendly service .. but repair itself is a bit slow”

“Was quite impressed with the help, but their preferred car repairer was terrible!”

## SUNCORP FIRST FOR CLAIMS

**R**ecognising the importance placed on the claims experience by customers, CANSTAR CANNEX has named the insurer who stood out in this area as the recipient of our first-ever five-star award for Outstanding Claims Service.

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

Congratulations go to this year’s winner, Suncorp. Suncorp was just a dash below the survey leader and jumped ahead with a strong set of claims’ related features.



## INSURANCE HEAVYWEIGHTS DELIVER THE GOODS

**H**igh profile insurers, AAMI and Budget Direct proved their unwavering commitment to Australian motorists by taking out back-to-back national awards given by CANSTAR CANNEX.

Budget Direct went one step further and can now lay claim to being named in the top three national car insurers since CANSTAR CANNEX began rating this insurance sector in September 2007. Considering the fiercely competitive nature of the Australian car insurance market, this is some coup.

Joining AAMI and Budget Direct this time around is the Dutch insurance giant, ING Insurance. All three companies could not be separated and are deserving winners of the CANSTAR CANNEX national award for outstanding value car insurance.

Budget Direct and AAMI shared top honours in the list of five-star insurers in four out of six states. These were New South Wales, Victoria, Queensland and Tasmania. ING Insurance joined AAMI as the best in Western Australia, while South Australia saw a tie between ING and Budget Direct.

All three companies – AAMI, Budget Direct and ING Insurance – proved they continue to offer broad and deep value across the board and we applaud their continuing efforts of behalf of consumers.





## State Awards

NSW	Budget Direct & AAMI
VIC	Budget Direct & AAMI
QLD	Budget Direct & AAMI
WA	AAMI & ING
SA	Budget Direct & ING
TAS	Budget Direct & AAMI

## TESTING 1, 2, 3....

New insurers, new products and new retail channels are some of the changes we have noted in the car insurance industry since our last star ratings report in April last year.

Wesfarmers General Insurance is currently testing its new car insurance product in Tasmania. This car insurance is available through the Wesfarmers-owned Coles retail outlets and if it's a hit on the Apple Isle, it will, no doubt, be rolled out on the mainland.

Auto & General Insurers, have also been eyeing off different outlets for their car insurance downunder. They have now authorized Australia Post and Virgin Money to sell their car insurance products.

U.S. insurance giant Progressive Direct has just moved in to Australia's car insurance market with its internet-only selling. It is believed Progressive will sell standard car policies, but it may expand to motorbike and specialized auto insurance.

Also competing in the online space, The Buzz has launched its car insurance policies which are underwritten by Insurance Australia Limited.

We've also seen youi specializing in car insurance per kilometres driven for east coast vehicle owners and, of course, Real Insurance with its pay-as-you-drive scheme that is appealing to car owners who do not drive much.

With competition increasing, it's natural for insurers to investigate new channels to market their products and perhaps identify a niche that may be profitable.

In effect though, many are 'white-labelling' or selling the same product through different outlets. From the consumer's stand point, the product does not differ or offer anything new.

Lower premium prices would be the obvious benefit but from what we have noted, this is minimal.

## DRIVEN TO EXCESS

One word you hear a lot in relation to car insurance is 'excess'. This is the amount you agree to contribute in the event of a claim. Sometimes an excess may be compulsory (e.g. for young drivers).

In many cases, you can choose to pay a higher premium to reduce or remove your excess. If you are looking to lower your premium, however, you may elect to pay a higher excess which means you are willing to shoulder more of the financial burden if you make a claim in the future. This, in turn, will usually result in the insurance company reducing your premium each year.

The concept of an excess has now morphed into different areas of car insurance. The most common are standard driver excess, age excess and an excess payable if the driver involved in a crash was not nominated in your policy.

### EXCESS EXPLANATION

**Standard Driver Excess** – This is the standard amount of money you have agreed to pay at the time of making a claim. This excess varies according to the state you live in and who is driving your car. If the claim is not your fault, some insurers will waive the excess. Others will insist you pay first, then they will refund the excess at the end of the claim and repair process. The standard excess varies from \$200 to \$700. The eastern seaboard states with bigger populations and more cars attract higher excesses, while Western Australia, South Australia and Tasmania are cheaper.

**Age Excess** – As the name suggests, this excess is charged by companies to insure young, inexperienced drivers. The excess varies considerably for drivers under 24 years old, as well as 25-year-old drivers with less than 2 years driving experience. Drivers under 21 can expect to pay hefty excesses from \$750 to \$1,650. Those in the 21-24 age bracket get off more lightly, with excesses ranging from \$300 to \$700. A 25-year-old

driver with less than 2 years driving experience under the belt would pay \$200 to \$400.

**Non-Nominated Driver** – If you make a claim based on someone else driving your car and this person is not mentioned in your policy, you may have to pay an excess in the league of \$500 to \$1,500. Not all insurers charge this excess so read the policy's fine print carefully rather than waiting to find out by accident.

## BEWARE THE RENEWAL

**C**ommon urban myth dictates that once an insurer has you signed up, you will find your renewal premiums gradually creep upwards each year. There's an element of truth in this and anecdotal evidence also suggests this time around, renewal notices seem to include automatic increases in the excess amounts the insurers would like you to pay in the event of a claim.

Rather than just simply paying your renewal, we suggest careful scrutiny of your renewal notice. Compare it

against last year's. How different are the premium and excess amounts?

Are there any other

changed conditions you should note that may affect you if you were to make a claim?

If you are unsure of anything on the renewal notice, phone your insurer. Renewal time is also a good trigger to look around, as the car insurance market changes regularly.

It may be that you are getting the best deal with your current insurer but it's reassuring to confirm that fact.

The CANSTAR CANNEX website is a great place to start making a shopping list. Our star ratings compare policies according to state and nine common driver profiles to help you narrow down the search.



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# car insurance star ratings

## Drivers 30-59 yrs - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m

★★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	x	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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# car insurance star ratings

## Drivers 30-59 yrs - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**NRMA Insurance - Comprehensive**      Either      ✗      ✓      ✓      ✓      24 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RACQ - Comprehensive Motor**      Either      ✗      ✓      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Suncorp Insurance - Comprehensive Cover**      Either      ✗      ✗      ✓      ✓      2 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

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## Drivers 30-59 yrs - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RAA - Comprehensive**      Either      ✓      ✓      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**SGIC - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Drivers 30-59 yrs - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m

★★★★★

<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m

★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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## Drivers 30-59 yrs - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**GIO - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RACV - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Drivers 30-59 yrs - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**SGIO - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m



## Executive car drivers - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**GIO - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**NRMA Insurance - Comprehensive**      Either      ✗      ✓      ✓      ✓      24 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## Executive car drivers - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

★★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**NRMA Insurance - Comprehensive**      Either      ✗      ✓      ✓      ✓      24 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RACQ - Comprehensive Motor**      Either      ✗      ✓      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Suncorp Insurance - Comprehensive Cover**      Either      ✗      ✗      ✓      ✓      2 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## Executive car drivers - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RAA - Comprehensive**      Either      ✓      ✓      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**SGIC - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m





# car insurance star ratings

## Executive car drivers - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## Executive car drivers - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**GIO - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RACV - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## Executive car drivers - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

★★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**SGIO - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m



## Family with young drivers - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★★★

<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	x	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m



## Family with young drivers - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★★★

<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>RACQ - Comprehensive Motor</b>	Either	x	✓	✓	✓	24 m

★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Suncorp Insurance - Comprehensive Cover</b>	Either	x	x	✓	✓	2 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m



# car insurance star ratings

## Family with young drivers - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RAA - Comprehensive**      Either      ✓      ✓      ✓      ✓      24 m

**SGIC - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## Family with young drivers - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## Family with young drivers - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**GIO - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      2 y

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RACV - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m





## Family with young drivers - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**SGIO - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Low kilometre drivers - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>Real Insurance - Comprehensive PAYD Low k</b>	Agreed	✓	x	✓	✓	1 y

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive Low Km</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive Low Km</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive Low Km</b>	Either	✓	x	✓	✓	3 y
<b>CGU - Comprehensive Low Km</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	x	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Low Km</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive Low Km</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>St George Bank - Comprehensive Low Km</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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# car insurance star ratings

## Low kilometre drivers - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Real Insurance - Comprehensive PAYD Low k**      Agreed      ✓      ✗      ✓      ✓      1 y

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**CGU - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Low Km**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**NRMA Insurance - Comprehensive**      Either      ✗      ✓      ✓      ✓      24 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RACQ - Comprehensive Motor**      Either      ✗      ✓      ✓      ✓      24 m

**St George Bank - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      3 y

**Suncorp Insurance - Comprehensive Cover**      Either      ✗      ✗      ✓      ✓      2 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## Low kilometre drivers - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Low Km**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RAA - Comprehensive**      Either      ✓      ✓      ✓      ✓      24 m

**Real Insurance - Comprehensive PAYD Low k**      Agreed      ✓      ✗      ✓      ✓      1 y

**SGIC - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive Low Km**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## car insurance star ratings

### Low kilometre drivers - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>Budget Direct - Comprehensive Gold</b>	Either	✗	✓	✓	✓	24 m

★★★★★

<b>cashback - Accelerator</b>	Either	✗	✓	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>Virgin Money - Comprehensive (Standard)</b>	Either	✗	✓	✓	✓	12 m

★★★

<b>AAMI - Comprehensive Car</b>	Either	✗	✗	✓	✓	12 m
<b>Allianz Australia - SureCover Plus</b>	Either	✗	✗	✓	✓	2 y
<b>ANZ - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	2 y
<b>AON - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	2 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	✗	✓	✓	2 y
<b>ibuyeco - Comprehensive Low Km</b>	Either	✗	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	✗	✗	✓	✓	24 m
<b>Real Insurance - Comprehensive PAYD Low k</b>	Agreed	✓	✗	✓	✓	1 y
<b>Westpac - Comprehensive Insurance</b>	Either	✓	✗	✓	✓	24 m



## car insurance star ratings

### Low kilometre drivers - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

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★★★★★

<b>Budget Direct - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>Real Insurance - Comprehensive PAYD Low k</b>	Agreed	✓	✗	✓	✓	1 y

★★★★★

<b>Budget Direct - Comprehensive Gold</b>	Either	✗	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	✗	✓	✓	✓	12 m
<b>CGU - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y
<b>Ozicare - Comprehensive</b>	Either	✗	✓	✓	✓	12 m

★★★

<b>AAMI - Comprehensive Car</b>	Either	✗	✗	✓	✓	12 m
<b>Allianz Australia - SureCover Plus</b>	Either	✗	✗	✓	✓	2 y
<b>ANZ - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	2 y
<b>AON - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	2 y
<b>Bendigo Bank - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	✗	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	✗	✗	✓	✓	2 y
<b>ibuyeco - Comprehensive Low Km</b>	Either	✗	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	✗	✗	✓	✓	24 m
<b>RACV - Comprehensive Car</b>	Either	✗	✓	✓	✓	24 m
<b>St George Bank - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	✗	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	✗	✓	✓	24 m



## car insurance star ratings

### Low kilometre drivers - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	✗	✗	✓	✓	12 m
<b>CGU - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>cashback - Accelerator</b>	Either	✗	✓	✓	✓	12 m

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<b>ING Insurance - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y
<b>Real Insurance - Comprehensive PAYD Low k</b>	Agreed	✓	✗	✓	✓	1 y
<b>Westpac - Comprehensive Insurance</b>	Either	✓	✗	✓	✓	24 m
<b>★ ★ ★</b>						
<b>Allianz Australia - SureCover Plus</b>	Either	✗	✗	✓	✓	2 y
<b>ANZ - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	2 y
<b>AON - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	2 y
<b>Bendigo Bank - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	✗	✓	✓	✓	24 m
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	✗	✓	✓	2 y
<b>ibuyeco - Comprehensive Low Km</b>	Either	✗	✓	✓	✓	12 m
<b>nab - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>Ozicare - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	✗	✗	✓	✓	24 m
<b>SGIO - Comprehensive</b>	Either	✗	✗	✓	✓	24 m
<b>St George Bank - Comprehensive Low Km</b>	Either	✓	✗	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	✗	✓	✓	✓	12 m



## car insurance star ratings

### Mature > 60 yrs - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★ ★ ★ ★ ★

<b>APIA - Comprehensive</b>	Either	✓	✗	✓	✓	24 m
<b>Budget Direct - Comprehensive</b>	Either	✗	✓	✓	✓	12 m

★ ★ ★ ★ ★

<b>Budget Direct - Comprehensive Gold</b>	Either	✗	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	✗	✓	✓	✓	12 m
<b>GIO - Comprehensive Car</b>	Either	✗	✗	✓	✓	2 y

★ ★ ★

<b>AAMI - Comprehensive Car</b>	Either	✗	✗	✓	✓	12 m
<b>ANZ - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	✗	✓	✓	2 y
<b>ING Insurance - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	✗	✓	✓	2 y

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<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m

★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m



## car insurance star ratings

### Mature > 60 yrs - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
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★★★★★

<b>APIA - Comprehensive</b>	Either	✓	x	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y

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<b>nab - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	✗	✗	✓	✓	24 m
<b>RACQ - Comprehensive Motor</b>	Either	✗	✓	✓	✓	24 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	✗	✓	✓	1 y
<b>St George Bank - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Suncorp Insurance - Comprehensive Cover</b>	Either	✗	✗	✓	✓	2 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	✗	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	✗	✓	✓	24 m



## car insurance star ratings

### Mature > 60 yrs - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
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★★★★★

<b>Budget Direct - Comprehensive Gold</b>	Either	✗	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	✗	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Ozicare - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>Virgin Money - Comprehensive (Standard)</b>	Either	✗	✓	✓	✓	12 m

★★★

<b>AAMI - Comprehensive Car</b>	Either	✗	✗	✓	✓	12 m
<b>Allianz Australia - SureCover Plus</b>	Either	✗	✗	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>APIA - Comprehensive</b>	Either	✓	✗	✓	✓	24 m
<b>Bendigo Bank - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>CGU - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	✗	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	✗	✓	✓	✓	12 m
<b>nab - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	✗	✗	✓	✓	24 m
<b>RAA - Comprehensive</b>	Either	✓	✓	✓	✓	24 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	✗	✓	✓	1 y
<b>SGIC - Comprehensive</b>	Either	✗	✗	✓	✓	24 m

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St George Bank - Comprehensive

Either ✓ ✗ ✓ ✓ 3 y

Westpac - Comprehensive Insurance

Either ✓ ✗ ✓ ✓ 24 m



## car insurance star ratings

### Mature > 60 yrs - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

★★★★★

**APIA - Comprehensive**      Either      ✓      ✗      ✓      ✓      24 m

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

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# car insurance star ratings

## Mature > 60 yrs - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**APIA - Comprehensive**      Either      ✓      ✗      ✓      ✓      24 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**GIO - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RACV - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



## Mature > 60 yrs - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★★

**APIA - Comprehensive**      Either      ✓      ✗      ✓      ✓      24 m

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

★★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**SGIO - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Female drivers 25-29 yrs - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>GIO - Comprehensive Car</b>	Either	x	x	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m

★★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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# car insurance star ratings

## Female drivers 25-29 yrs - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m

★★★★★

<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

★★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>RACQ - Comprehensive Motor</b>	Either	x	✓	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Suncorp Insurance - Comprehensive Cover</b>	Either	x	x	✓	✓	2 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m

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## Female drivers 25-29 yrs - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RAA - Comprehensive**      Either      ✓      ✓      ✓      ✓      24 m

**SGIC - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Female drivers 25-29 yrs - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m

★★★★★

<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m

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# car insurance star ratings

## Female drivers 25-29 yrs - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>RACV - Comprehensive Car</b>	Either	x	✓	✓	✓	24 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y

★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y

★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	x	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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# car insurance star ratings

## Female drivers 25-29 yrs - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**SGIO - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

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# car insurance star ratings

## Male drivers 25-29 yrs - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m

★★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	x	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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## Male drivers 25-29 yrs - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★★★

<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>RACQ - Comprehensive Motor</b>	Either	x	✓	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Suncorp Insurance - Comprehensive Cover</b>	Either	x	x	✓	✓	2 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m



# car insurance star ratings

## Male drivers 25-29 yrs - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★★

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RAA - Comprehensive**      Either      ✓      ✓      ✓      ✓      24 m

**SGIC - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m



# car insurance star ratings

## Male drivers 25-29 yrs - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★★★

<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	x	✓	✓	1 y
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m

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# car insurance star ratings

## Male drivers 25-29 yrs - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>Budget Direct - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>Real Insurance - Motor Vehicle Insurance</b>	Either	✓	✗	✓	✓	1 y

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	✗	✗	✓	✓	12 m
<b>cashback - Accelerator</b>	Either	✗	✓	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>RACV - Comprehensive Car</b>	Either	✗	✓	✓	✓	24 m

★★★

<b>Allianz Australia - SureCover Plus</b>	Either	✗	✗	✓	✓	2 y
<b>ANZ - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	✗	✓	✓	✓	24 m
<b>CGU - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	✗	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	✗	✗	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	✗	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	✗	✗	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	✗	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	✗	✓	✓	24 m

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# car insurance star ratings

## Male drivers 25-29 yrs - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Real Insurance - Motor Vehicle Insurance**      Either      ✓      ✗      ✓      ✓      1 y

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**SGIO - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

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# car insurance star ratings

## Young female drivers <25 yrs - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**GIO - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      2 y

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

★★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**NRMA Insurance - Comprehensive**      Either      ✗      ✓      ✓      ✓      24 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Young female drivers <25 yrs - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

★★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**NRMA Insurance - Comprehensive**      Either      ✗      ✓      ✓      ✓      24 m

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RACQ - Comprehensive Motor**      Either      ✗      ✓      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Suncorp Insurance - Comprehensive Cover**      Either      ✗      ✗      ✓      ✓      2 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Young female drivers <25 yrs - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**RAA - Comprehensive**      Either      ✓      ✓      ✓      ✓      24 m

**SGIC - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

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# car insurance star ratings

## Young female drivers <25 yrs - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Young female drivers <25 yrs - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y

★★★★★

<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>RACV - Comprehensive Car</b>	Either	x	✓	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y

★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	x	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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# car insurance star ratings

## Young female drivers <25 yrs - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**SGIO - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

★★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m



# car insurance star ratings

## Young male drivers <25 yrs - New South Wales

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★★

<b>GIO - Comprehensive Car</b>	Either	x	x	✓	✓	2 y
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★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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# car insurance star ratings

## Young male drivers <25 yrs - Queensland

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y

★★★★★

<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>NRMA Insurance - Comprehensive</b>	Either	x	✓	✓	✓	24 m
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>RACQ - Comprehensive Motor</b>	Either	x	✓	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Suncorp Insurance - Comprehensive Cover</b>	Either	x	x	✓	✓	2 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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# car insurance star ratings

## Young male drivers <25 yrs - South Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m  
**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m  
**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y  
**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y  
**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y  
**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y  
**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y  
**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m  
**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m  
**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y  
**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y  
**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m  
**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m  
**RAA - Comprehensive**      Either      ✓      ✓      ✓      ✓      24 m  
**SGIC - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m  
**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y  
**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m  
**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

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# car insurance star ratings

## Young male drivers <25 yrs - Tasmania

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	x	x	✓	✓	12 m
<b>Ozicare - Comprehensive</b>	Either	x	✓	✓	✓	12 m

★★★★★

<b>ANZ - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Bendigo Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	x	✓	✓	✓	24 m
<b>CGU - Comprehensive</b>	Either	✓	x	✓	✓	3 y

★★★

<b>Allianz Australia - SureCover Plus</b>	Either	x	x	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>Budget Direct - Comprehensive</b>	Either	x	✓	✓	✓	12 m
<b>cashback - Accelerator</b>	Either	x	✓	✓	✓	12 m
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	x	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	x	✓	✓	✓	12 m
<b>ING Insurance - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>nab - Comprehensive</b>	Either	✓	x	✓	✓	2 y
<b>QBE - Comprehensive</b>	Either	x	x	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	x	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	x	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	x	✓	✓	24 m

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# car insurance star ratings

## Young male drivers <25 yrs - Victoria

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

<b>ANZ - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>nab - Comprehensive</b>	Either	✓	✗	✓	✓	2 y

★★★★★

<b>AAMI - Comprehensive Car</b>	Either	✗	✗	✓	✓	12 m
<b>Bendigo Bank - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Budget Direct - Comprehensive Gold</b>	Either	✗	✓	✓	✓	24 m
<b>ING Insurance - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Ozicare - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>RACV - Comprehensive Car</b>	Either	✗	✓	✓	✓	24 m

★★★★

<b>Allianz Australia - SureCover Plus</b>	Either	✗	✗	✓	✓	2 y
<b>AON - Comprehensive</b>	Either	✓	✗	✓	✓	2 y
<b>Budget Direct - Comprehensive</b>	Either	✗	✓	✓	✓	12 m
<b>cashback - Accelerator</b>	Either	✗	✓	✓	✓	12 m
<b>CGU - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Commonwealth Bank - Comprehensive Cover</b>	Either	✓	✗	✓	✓	2 y
<b>GIO - Comprehensive Car</b>	Either	✗	✗	✓	✓	2 y
<b>ibuyeco - Comprehensive Car</b>	Either	✗	✓	✓	✓	12 m
<b>QBE - Comprehensive</b>	Either	✗	✗	✓	✓	24 m
<b>St George Bank - Comprehensive</b>	Either	✓	✗	✓	✓	3 y
<b>Virgin Money - Comprehensive (Standard)</b>	Either	✗	✓	✓	✓	12 m
<b>Westpac - Comprehensive Insurance</b>	Either	✓	✗	✓	✓	24 m

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# car insurance star ratings

## Young male drivers <25 yrs - Western Australia

Product Name	Agreed or Market Value	Pay monthly at no extra cost	Roadside Assistance Available	Lifetime Guarantee on Repairs	Car replaced if written off	
					Available?	Age of car

★★★★★

**AAMI - Comprehensive Car**      Either      ✗      ✗      ✓      ✓      12 m

★★★★★

**ANZ - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**CGU - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**ING Insurance - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**SGIO - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

★★★★

**Allianz Australia - SureCover Plus**      Either      ✗      ✗      ✓      ✓      2 y

**AON - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Bendigo Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Budget Direct - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**Budget Direct - Comprehensive Gold**      Either      ✗      ✓      ✓      ✓      24 m

**cashback - Accelerator**      Either      ✗      ✓      ✓      ✓      12 m

**Commonwealth Bank - Comprehensive Cover**      Either      ✓      ✗      ✓      ✓      2 y

**ibuyeco - Comprehensive Car**      Either      ✗      ✓      ✓      ✓      12 m

**nab - Comprehensive**      Either      ✓      ✗      ✓      ✓      2 y

**Ozicare - Comprehensive**      Either      ✗      ✓      ✓      ✓      12 m

**QBE - Comprehensive**      Either      ✗      ✗      ✓      ✓      24 m

**St George Bank - Comprehensive**      Either      ✓      ✗      ✓      ✓      3 y

**Virgin Money - Comprehensive (Standard)**      Either      ✗      ✓      ✓      ✓      12 m

**Westpac - Comprehensive Insurance**      Either      ✓      ✗      ✓      ✓      24 m

## CAR INSURANCE STAR RATINGS

### What are the CANSTAR CANNEX car insurance star ratings?

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

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

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

### How are the awards judged?

#### Outstanding Value Car Insurance

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

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

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

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

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

#### Outstanding Claims Service



Claims Experience Score (50%)

Claims Feature Score (50%)

Customer claims satisfaction survey

Transportation option 20%

Immediate personal expense 30%

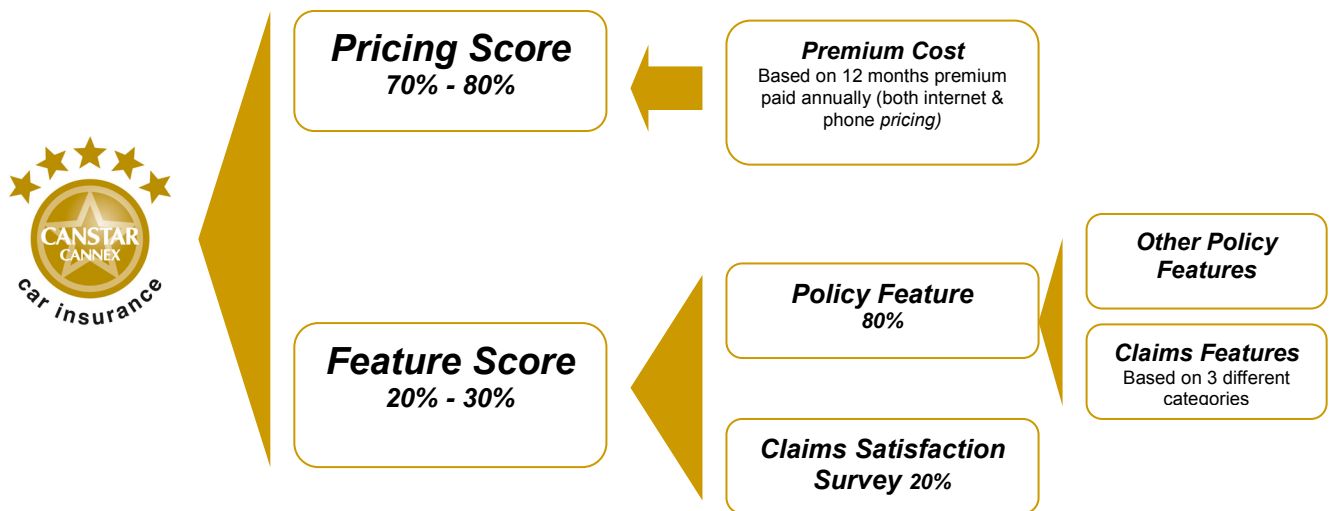
Quality of repairs 20%

Claim Lodgment Option 10%

Liability covers 10%

New car replacement 10%

## Star Ratings Methodology



Overall Weightings		
	Pricing	Feature
Young Male Driver <25	80%	20%
Young Female Driver <25	80%	20%
Male Driver 25 - 29	75%	25%
Female Driver 25 - 29	75%	25%
Driver 30 - 59	75%	25%
Family with Young Driver	80%	20%
Executive Car Driver	70%	30%
Mature Driver	75%	25%
Low Kilometre Driver	80%	20%

## Driver Profiles

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

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

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

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

## Weightings

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

CANSTAR 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 methodology summary). For the Young Female Driver for example, the cost component of the policy (average premium) contributes 80% of the total score (as cost is most important to this driver profile) while features contribute the remaining 20%.

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

## Pricing Score (PS)

In order to generate the premium quotes needed for the star ratings analysis, CANSTAR CANNEX generated thousands of quotes for each profile (9 profiles, 6 postcodes per state, 3 cars per profile). These premiums are used to determine the Pricing Score (PS) component of each product's overall score. Eighteen quotes generated across 6 postcodes for 3 cars for each profile are condensed into an average premium.

Although research has shown that more and more people are using the internet to both quote for and purchase their insurance, CANSTAR 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. CANSTAR 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 Pricing Score.

## Features (F)

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

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

## Claims satisfaction survey

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

## How are the stars awarded?

The **CANSTAR 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), scoring of the key features of the car insurance policy (No Claim Bonus, After Accident Care, Car Hire Information and Special Features) and customer claims satisfaction survey.

$$\text{PRICING SCORE (PS) + FEATURES SCORE (FS) = TOTAL SCORE (T)}$$

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

Consumers who search at [www.canstarcannex.com.au](http://www.canstarcannex.com.au) will find ratings results for products matched to their profile. The results are reflected in consumer-friendly 5-star concept.

## Does CANSTAR CANNEX rate other product areas?

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

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Deposit accounts  
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