



# 2025 Under the Hood Report

Exploring Australians' understanding of car insurance and claims

you.insured



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# Car insurance claims:

## Unpacking the knowledge gap

Nearly 80% of Aussies have some sort of motor vehicle insurance beyond compulsory third party (CTP)<sup>1</sup> and, according to research from Roy Morgan,<sup>2</sup> the substantial increase in Australia's population after the easing of COVID restrictions contributed to an increased number of registered motor vehicles on our roads.

So, what does this mean for Aussie car incidents, claims and insurance policies?

During February 2025, we surveyed more than 2,000 Australians aged 18 and over in various sample sizes across all states. In doing so, we got 'under the hood' of Aussies' understanding of car insurance and the claims process to uncover knowledge gaps across generations, genders and Australian states and territories. The data provided insights into Aussies' general understanding and experience with car insurance, car incidents and claiming, and our purchase habits when it comes to car insurance.

### Generation breakdown (as of 2025)<sup>3</sup>

	Birth year	Age (in years)
Pre-Boomers/Boomers	1901–1966	59+
Gen X	1967–1981	44–58
Millennials	1982–1996	29–43
Gen Z	1997–2011	14–28

1 CALI, *Financial security takes back seat exposing advice crisis as Australians prefer to protect cars over themselves*, 2024.

2 Roy Morgan, *There were nearly two million extra vehicle insurance policies in 2023*, 2023.

3 Statista, *Distribution of Australian population in Australia as of 2021, by generation*, 2021.

# Understanding insurance

It was found that Aussies most commonly purchase car insurance for peace of mind – in fact, peace of mind (73%) and financial security (40%) were the most commonly selected reasons for purchasing car insurance. On top of this, 88% of respondents strongly believe they are adequately covered by their insurance policy.

Our data initially revealed that a significant majority of Australians feel confident in their understanding of their car insurance policies, with 83% of survey respondents stating they were very confident or somewhat confident in understanding the details of their policies, including coverage, exclusions and limits.

However, the Product Disclosure Statement (PDS) is crucial when it comes to understanding insurance policies and the data showed that Aussies have varying levels of engagement with their insurance PDS. Only 58% of respondents have read their insurance policy's PDS in full or part. Meanwhile, 30% say they have skimmed through the PDS, and 12% have not read the PDS at all. This indicates that many Australians feel confident about their understanding of their policies despite not having thoroughly read their insurance policy's PDS.



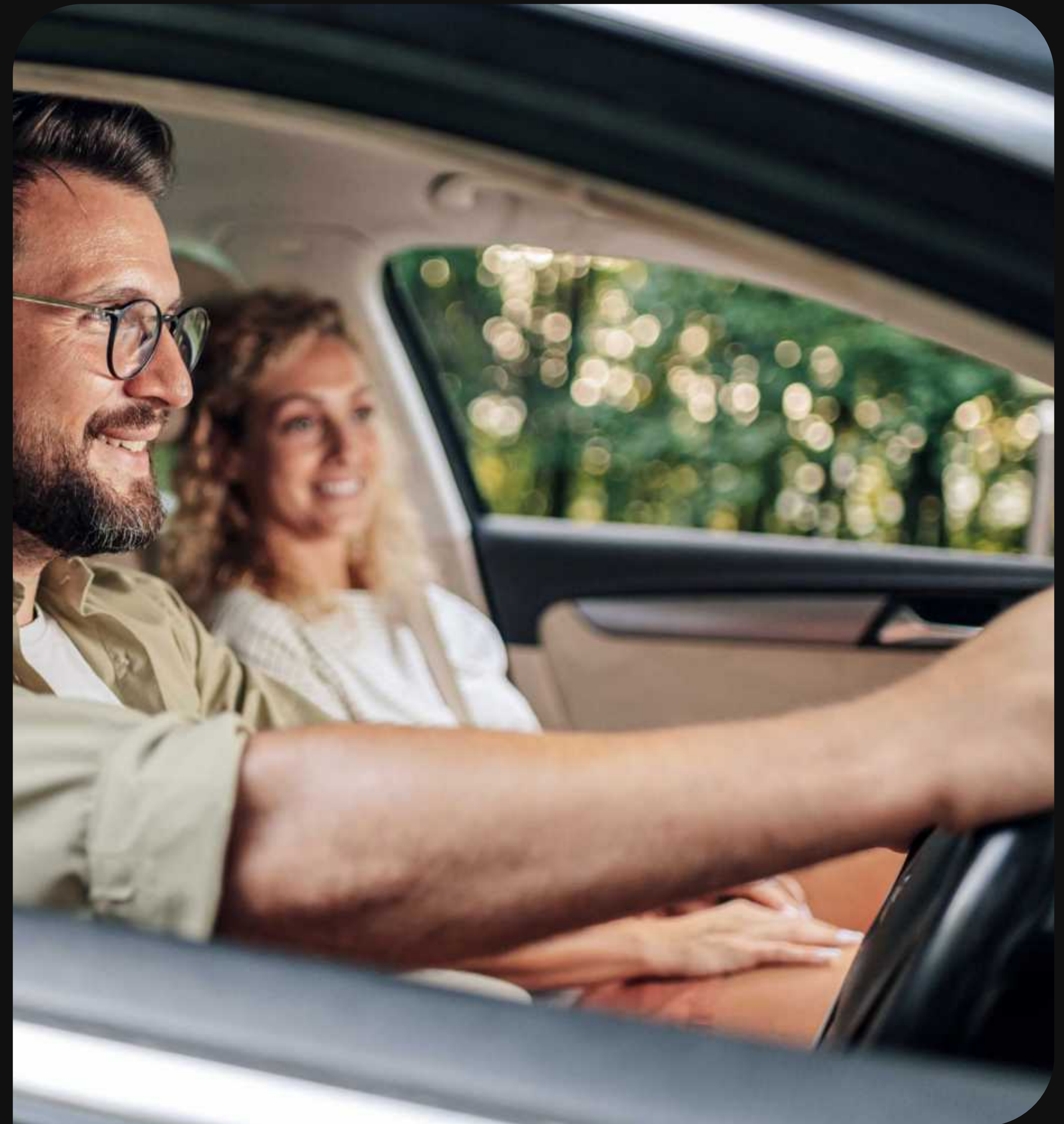
# Understanding insurance (continued)

When it comes to gender and generations, there are gaps in confidence and understanding of policies. Males tend to be more confident in their understanding of insurance policies (88%), with 30% having read their PDS in full compared to females who are only 77% confident with their insurance, with 20% having read the PDS in full.

Gen Zs lead the way in PDS understanding, with 31% having read it in full – well above other generational cohorts. However, despite having read their PDS in full, Gen Zs are still the least confident cohort in understanding their insurance policies (78%) compared to Pre-Boomers/Boomers (85%) who are the most confident cohort in understanding the details of their insurance. Older generations may have more experience in car insurance claims and feel more confident but also may not read the PDS fully, perhaps due to familiarity with insurance processes.

**Do you believe you are adequately covered by your current car insurance policies?**

Yes	88%
No + Unsure	12%



# Understanding insurance (continued)

Have you ever read your insurance policy's PDS?							
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/ Boomers	Males	Females
I've read it in full	25%	31%	28%	20%	23%	30%	20%
I've read part of it	33%	31%	35%	35%	30%	35%	31%
I've skimmed through it	30%	25%	27%	31%	35%	25%	35%
I haven't read it at all	12%	13%	10%	13%	12%	10%	14%

Why did you purchase the car insurance you currently have? Select all that apply.							
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/ Boomers	Males	Females
Peace of mind	73%	59%	71%	74%	83%	74%	73%
Financial security	40%	39%	46%	38%	37%	43%	37%
Legal requirement	24%	28%	32%	23%	17%	26%	22%
Recommended by family/friend	19%	45%	23%	13%	6%	18%	19%
Employer provided it	5%	12%	10%	3%	0%	8%	4%
Other	4%	2%	3%	4%	7%	4%	4%
Don't know	2%	3%	2%	2%	2%	2%	2%

*Disclaimer: Data percentages in these tables have been rounded. As a result, the sum of the individual numbers may not always add up to 100%. Also, some questions allowed respondents to select multiple answers, with the data reflecting the percentage of respondents who selected each response.*

# Understanding insurance (continued)

How confident are you in understanding the details of your car insurance policies (e.g. coverage, exclusions and limits)?							
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/ Boomers	Males	Females
Very confident	25%	25%	25%	24%	26%	31%	19%
Somewhat confident	57%	52%	59%	57%	59%	56%	58%
Neither confident nor unconfident	11%	11%	12%	13%	10%	8%	15%
Not very confident + Not at all confident	6%	11%	5%	5%	5%	4%	8%

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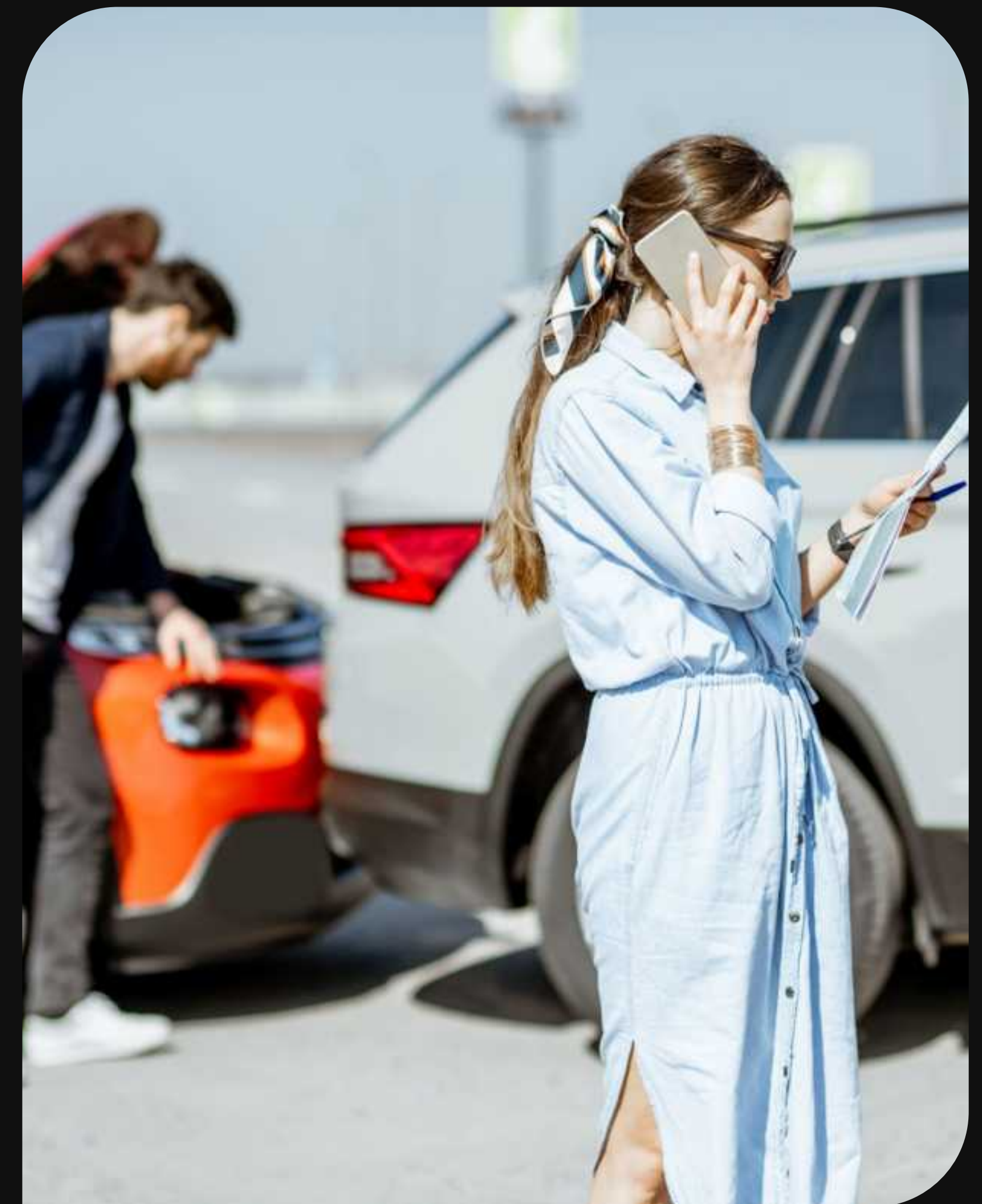
# Incidents and claiming

Australians are overwhelmingly confident when it comes to knowing what to do in the event of an incident. According to the research, more than 80% of Aussies say they know what to do at the scene of a car incident.

The data shows that though a high proportion of both males and females are confident that they know what to do in a car incident and how to make a claim, males are generally more so. Almost 90% of males say they know what to do when involved in an incident compared to 77% of females. However, only 54% of males say they know the claims process very well, alongside less than half of Aussie females (41%). This indicates that, while Aussies are confident in their ability to act quickly at the scene of an incident, the claims process leaves a staggering gap in Aussies' understanding of what to do following an incident. Youi's [Car Accident Checklist](#) is a practical guide that covers the steps to take after being involved in a car accident. From securing

the scene and gathering information to contacting the insurer and preparing for the claims process, it's designed to help Aussies handle motor accidents with more confidence and less stress.

The data also reveals a generational divide in confidence and claims understanding. Only 74% of Gen Z Aussies are confident with what they need to do when involved in an incident, compared with Pre-Boomers/Boomers who are the most confident cohort (87%). Additionally, only 27% of Gen Zs are very confident in their ability to make a car insurance claim if needed – much lower than the other cohorts, and particularly Pre-Boomers/Boomers who surpass the other cohorts in claims understanding.





# Incidents and claiming (continued)

Would you know what to do at the scene of a car incident if you were involved?							
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/ Boomers	Males	Females
Yes, I would know what to do	82%	74%	80%	81%	87%	87%	77%
No, I wouldn't know what to do + I'm not sure I'd know what to do	18%	26%	20%	19%	13%	13%	23%

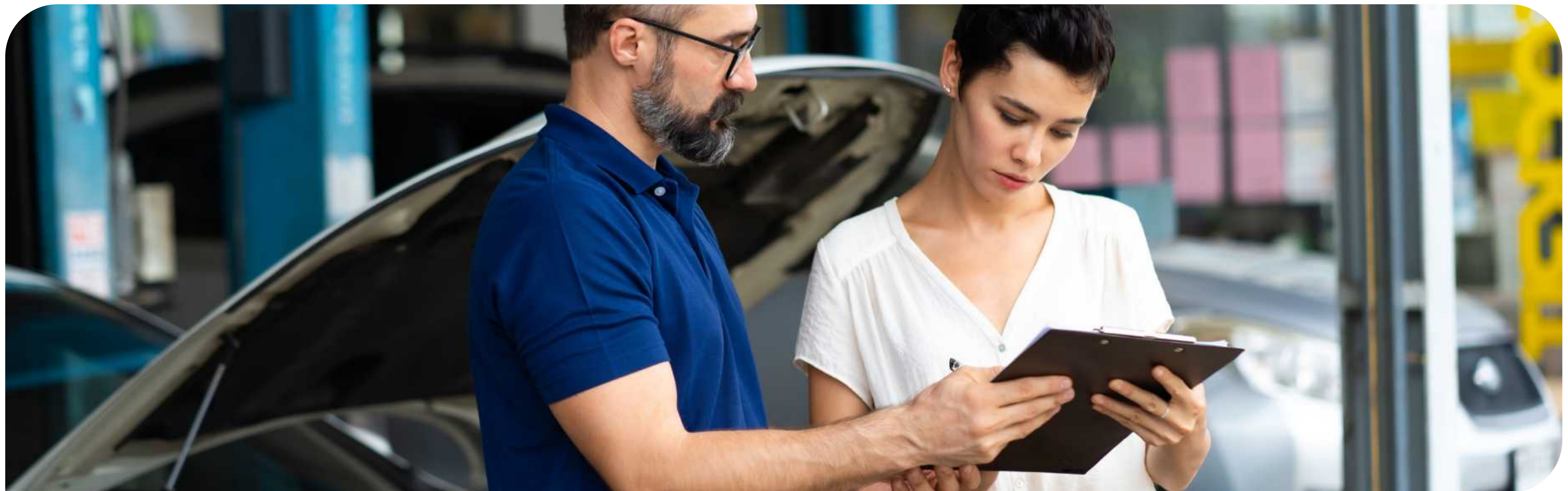
Do you know the steps involved in making a car insurance claim?							
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/ Boomers	Males	Females
Yes, I know the process very well	47%	42%	48%	44%	52%	54%	41%
I have a basic understanding of the process, but haven't done it before	46%	47%	45%	49%	43%	41%	50%
No, I am not familiar with the process	7%	11%	7%	7%	5%	5%	9%

*Disclaimer: Data percentages in these tables have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.*

# Incidents and claiming (continued)

How confident are you in your ability to make a car insurance claim if you needed to?							
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/ Boomers	Males	Females
Very confident	38%	27%	33%	37%	47%	43%	32%
Somewhat confident	48%	48%	52%	51%	43%	46%	50%
Neither confident nor unconfident	10%	15%	12%	8%	7%	7%	13%
Not very confident	3%	8%	3%	3%	2%	2%	5%
Not at all confident	1%	2%	1%	1%	0%	1%	1%

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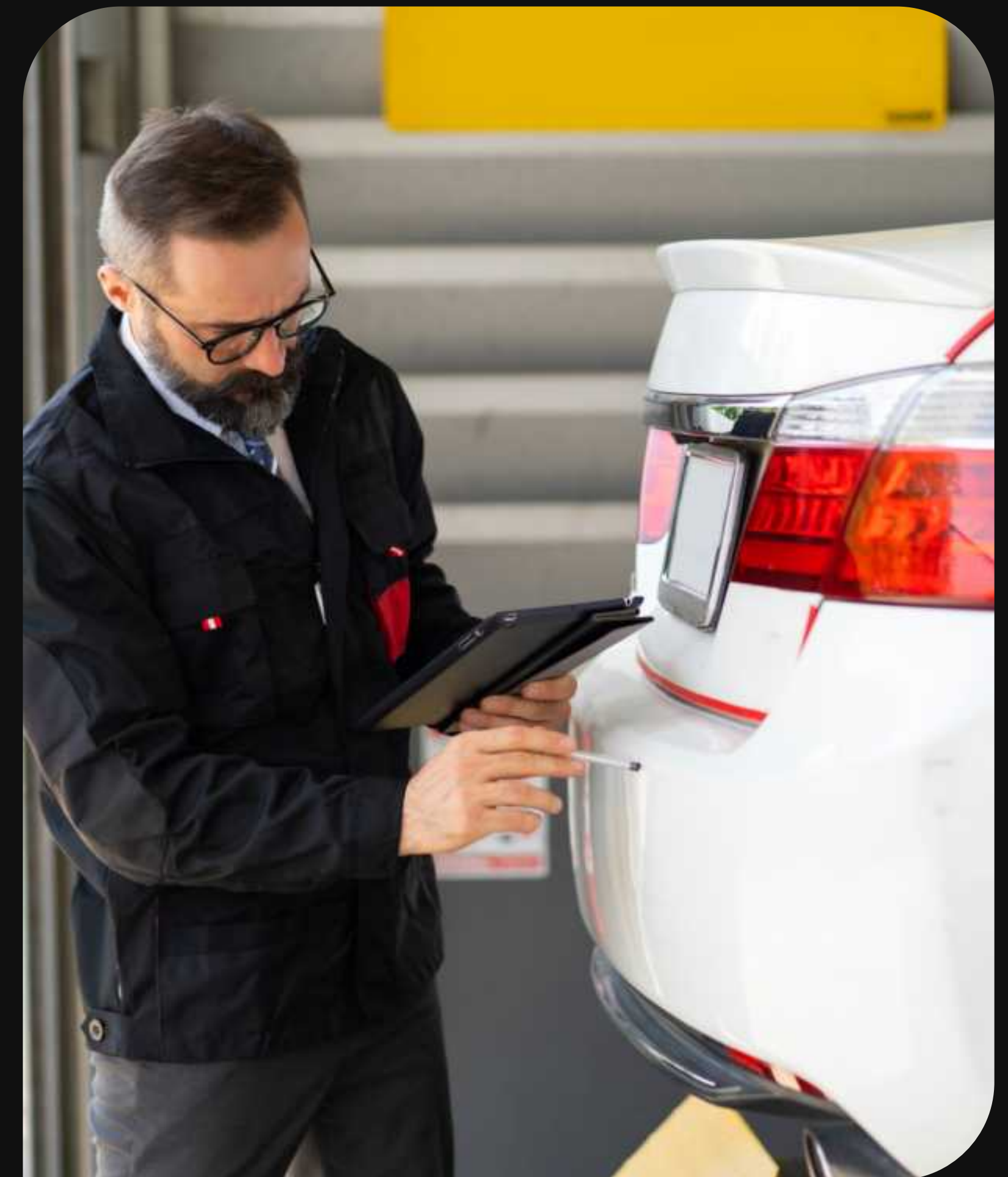
# Experience with insurance

When looking at claims nationally, more than half of Australians (55%) have made at least one claim in their lifetime and most Aussies (81%) find the process extremely or quite easy. In fact, almost 80% of Australians state they've had only positive experiences with the claims process.

It's also clear from the data that Aussies seek to be independent when it comes to claiming, with more than half of Aussies (53%) stating they needed no support. 19% of Australians said they relied on a friend or relative or online guide for support and 35% relied on help from their insurance provider. But based on Aussies' confidence in being able to manage a car insurance claim effectively, it's clear more needs to be done in educating Aussies about the process.

When looking at generational differences, the data shows Pre-Boomers/Boomers are the most likely to have made a car insurance claim (69%), as well as the most likely to have made two to five

claims (51%). This could be due to older generations having had more time and experience on the road and therefore with lodging car insurance claims. Despite males and females mimicking the national average of 55% having made a claim, males outnumbered females significantly when it came to having lodged two to five claims (51% to 37%) indicating potentially riskier driving behaviour by males. The data also shows that Aussies with comprehensive car insurance were the most likely to have made between two to five claims (45%).



# Experience with insurance (continued)

Have you ever made a car insurance claim?							
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/ Boomers	Males	Females
Yes	55%	32%	52%	56%	69%	55%	55%
No	45%	68%	48%	44%	31%	45%	45%

If you have made a car insurance claim, how many car insurance claims have you made before?							
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/ Boomers	Males	Females
1 claim	54%	70%	57%	56%	46%	47%	60%
2–5 claims	44%	29%	39%	43%	51%	51%	37%
6+ claims	3%	1%	4%	1%	3%	2%	3%

How many car insurance claims have you made before? What type of car insurance do you have?					
	National average	Compulsory Third Party (CTP)	Third Party Fire & Theft	Third Party Property	Comprehensive
Only 1 claim	54%	53%	50%	55%	52%
2-5 claims	44%	44%	43%	39%	45%
6+ claims	3%	4%	7%	6%	3%

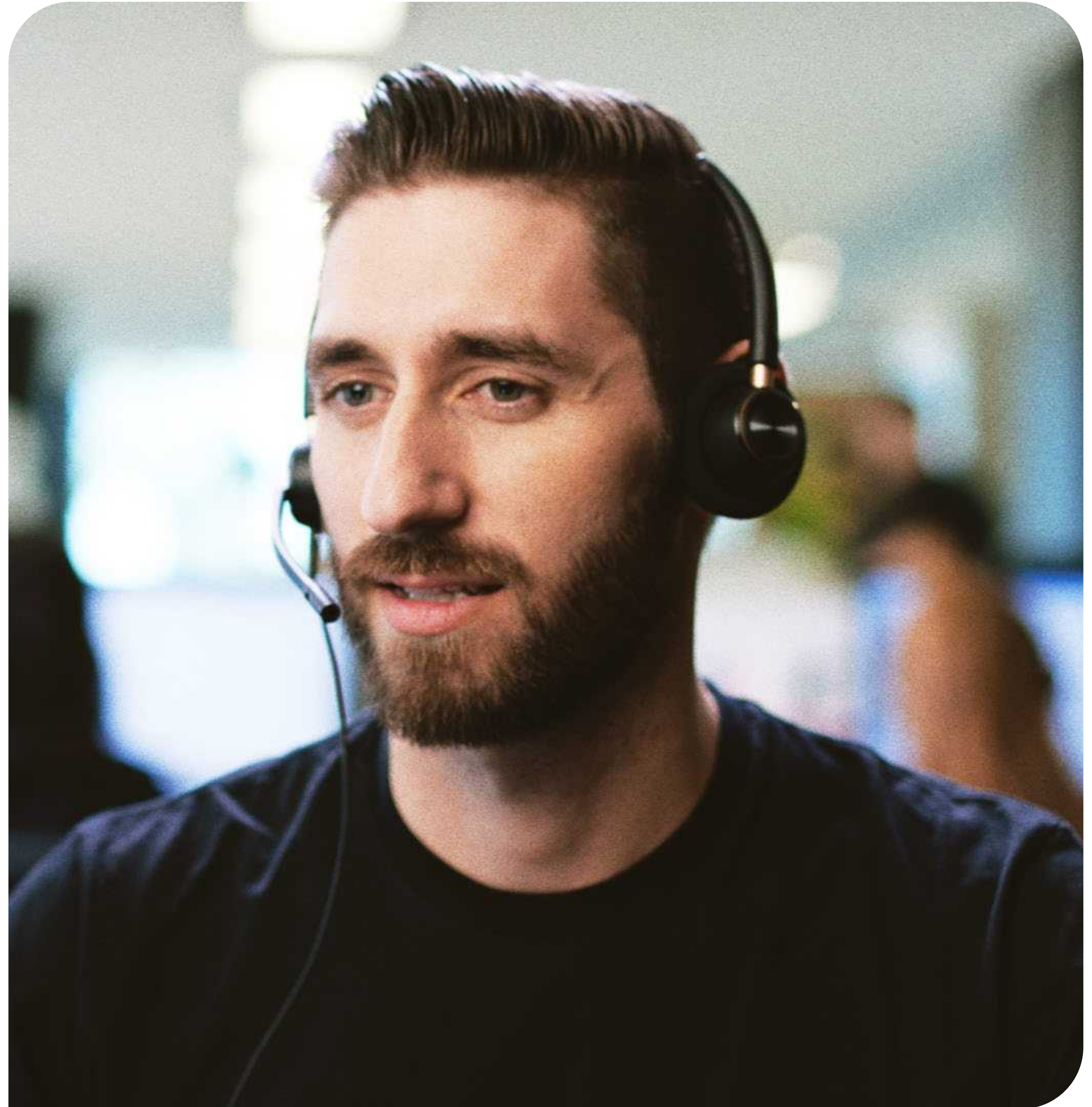
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## Experience with insurance (continued)

Was it easy or difficult to complete your last insurance claim?

	National average
Extremely easy	29%
Quite easy	52%
Neither easy nor difficult	16%
Quite difficult	3%
Extremely difficult	1%

*Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%*



# Experience with insurance (continued)

Did you need any additional support or advice to make your last car insurance claim? Select all that apply.

	National average	Gen Z	Millennials	Gen X	Pre-Boomers/Boomers
No, I did not need any support	53%	33%	41%	58%	61%
I asked a relative/friend	10%	32%	17%	7%	3%
I contacted my insurance provider	35%	32%	39%	35%	32%
I looked up the process online/consulted an online guide	9%	19%	19%	5%	4%
Other	1%	1%	0%	0%	2%
<i>I asked a relative/friend + I contacted my insurance provider + I looked up the process online/consulted an online guide + Other</i>	47%	67%	59%	42%	39%

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# Experience with insurance (continued)

How would you describe your experience with the most recent car insurance claim you made? Select all that apply.

	National average
<b>TOTAL POSITIVE</b>	<b>79%</b>
<b>TOTAL NEGATIVE</b>	<b>30%</b>
Simple	54%
Friendly	42%
Reassuring	35%
Stressful	16%
Frustrating	12%
Confusing	6%
Intimidating	6%
Convolutd	5%
Unhelpful	4%
Boring	3%
Other/neutral/can't remember	1%

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# Experience with insurance (continued)

Have you ever changed your car insurance provider after having a bad experience making a claim?						
	National average	Gen Z	Millennials	Gen X	Pre-Boomers/Boomers	
Yes, I changed provider due to a bad experience	11%	20%	14%	7%	9%	
Yes, I changed provider but for another reason	17%	18%	21%	15%	15%	
No, but I thought about changing provider	16%	20%	24%	17%	10%	
No, and I didn't think about changing provider	54%	40%	40%	59%	64%	
Not sure	3%	1%	2%	3%	3%	

How much do you trust your current car insurance provider to handle claims fairly and transparently?	
	National average
I trust them completely	44%
I trust them, but have some concerns	39%
I'm not sure if I trust them or not	13%
I don't trust them very much	2%
I don't trust them at all	1%

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# Insurance purchasing habits

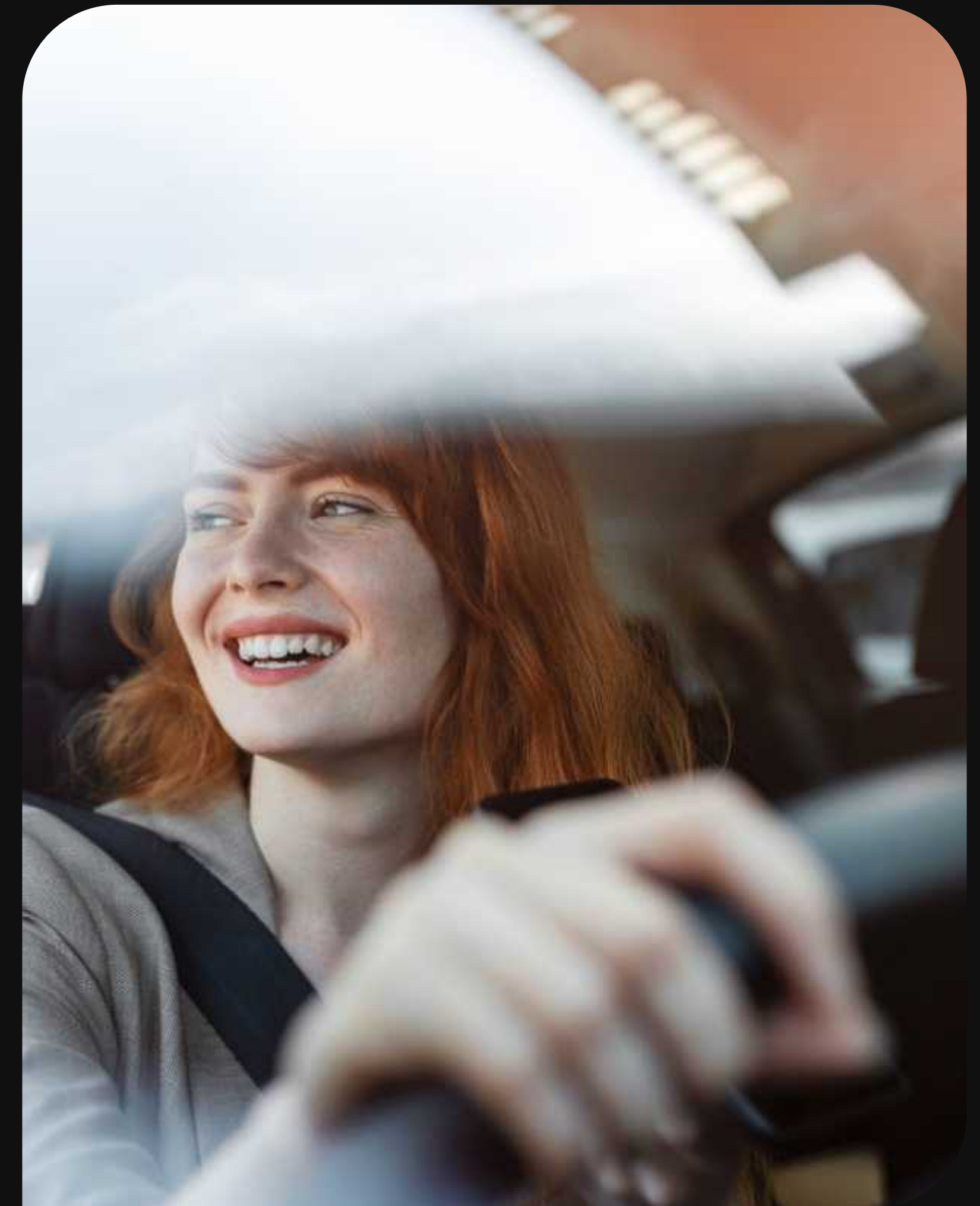
Cost is a key driver when selecting a level of car insurance coverage. Our income and the value of our car affects how much time we invest into understanding our policies and PDS, and the type of insurance we purchase.

According to the data, there's a correlation between car value and coverage, where Aussies who own a car valued at \$70,000 or more (61%) were twice as likely to state 'financial security' as a deciding factor for their insurance coverage compared to those with a car valued at less than \$30,000 (30%).

The data shows a correlation between Aussies who own higher-value cars having more confidence or knowledge about their insurance policies. According to the data, Australians who own a car valued at more than \$70,000 were twice as likely to feel very confident in their understanding of the details of their car insurance policy (43%) than those with a car valued under \$30,000 (20%). Australians with higher-value cars were also twice as likely to

have read their policy's PDS in full (45%) compared to the 17% of Aussies who own a car under \$30,000.

Similarly, Aussies who own a car valued at more than \$70,000 are also more likely to have read their PDS in full (45%) compared to groups with lower-value cars, showing that people with 'more to lose' are more likely to invest the time and effort into understanding their insurance.



# Insurance purchasing habits (continued)

Why did you purchase the car insurance you currently have? Select all that apply.								
	Compulsory third party (CTP)	Third-party fire & theft	Third-party property	Comprehensive	Car valued at less than \$29,999	Car valued between \$30,000 and \$49,999	Car valued between \$50,000 and \$69,999	Car valued at more than \$70,000
Peace of mind	73%	72%	69%	78%	70%	77%	77%	72%
Financial security	42%	50%	54%	42%	30%	43%	47%	61%
Legal requirement	35%	44%	48%	22%	22%	22%	25%	37%
Recommended by family/friend	18%	34%	34%	18%	16%	15%	24%	31%
Employer provided it	8%	25%	28%	5%	1%	3%	12%	21%
Other	5%	1%	1%	4%	6%	5%	1%	0%
Don't know	1%	1%	1%	2%	3%	1%	2%	2%

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# Insurance purchasing habits (continued)

How confident are you in understanding the details of your car insurance policies (e.g. coverage, exclusions and limits)?				
	Car valued at less than \$29,999	Car valued between \$30,000 and \$49,999	Car valued between \$50,000 and \$69,999	Car valued at more than \$70,000
Very confident	20%	23%	32%	43%
Somewhat confident	55%	63%	57%	50%
Neither confident nor unconfident	15%	10%	8%	5%
Not very confident + Not at all confident	10%	4%	2%	2%

Have you ever read your insurance policy's PDS?				
	Car valued at less than \$29,999	Car valued between \$30,000 and \$49,999	Car valued between \$50,000 and \$69,999	Car valued at more than \$70,000
I've read it in full	17%	22%	37%	45%
I've read part of it	31%	35%	32%	34%
I've skimmed through it	35%	33%	23%	17%
I haven't read it at all	17%	10%	8%	4%

Disclaimer: Data percentages in these tables have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# Insurance purchasing habits (continued)

Did you need any additional support or advice to make your last car insurance claim? Select all that apply.				
	Car valued at less than \$29,999	Car valued between \$30,000 and \$49,999	Car valued between \$50,000 and \$69,999	Car valued at more than \$70,000
No, I did not need any support	57%	59%	44%	32%
I asked a relative/friend	9%	6%	13%	19%
I contacted my insurance provider	30%	32%	38%	54%
I looked up the process online/ consulted an online guide	6%	7%	18%	16%
Other	1%	0%	1%	1%
<i>I asked a relative/friend + I contacted my insurance provider + I looked up the process online/ consulted an online guide + Other</i>	43%	41%	56%	68%

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# How does your state or territory compare?

We surveyed various sample sizes<sup>4</sup> across all Australian states and territories to uncover the differences in each state's choice of insurance coverage, level of insurance policy understanding and confidence when it comes to knowing what to do in an incident.



<sup>4</sup> Sample size consists of 637 respondents from NSW, 39 respondents from ACT, 503 respondents from Vic, 436 respondents from Qld, 212 respondents from WA, 139 respondents from SA, 41 respondents from Tas and 13 respondents from NT.

# How does your state or territory compare? (continued)



## New South Wales (NSW)

In NSW, the primary reason for purchasing car insurance is peace of mind, with 73% of respondents citing this as their main motivation. Financial security is also a significant factor, influencing 41% of respondents. Legal requirements play a crucial role, with 30% of NSW locals purchasing insurance to comply with the law. Recommendations from family or friends influence 20% of respondents.

NSW came fourth in confidence of knowing what to do at the scene of an incident (82%) and second in having have lodged a car insurance claim (57%). On par with national averages, only 25% of NSW residents have read their PDS in full and 86% felt they were somewhat or very confident in their ability to lodge a car insurance claim if needed. Despite their confidence, 29% of NSW locals have only skimmed their PDS, and 12% haven't read it at all.

**25%**

of NSW residents have read their PDS in full



## Australian Capital Territory (ACT)

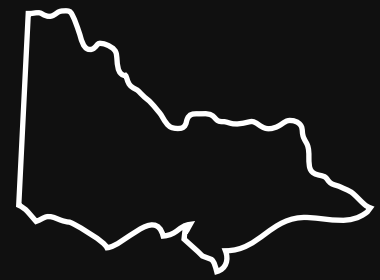
Peace of mind was the most common reason for 67% of ACT residents to choose their car insurance, followed by financial security (36%). ACT was also the most likely of the states and territories to have read their PDS in full (41%), as well as the most confident in their ability to make a car insurance claim (46%) and the most likely to require no additional support during the process (64%).

Nonetheless, ACT recorded one of the lowest levels of confidence when it came to knowing what to do when involved in a car incident (79%), which is polarising when the ACT is also the most confident territory in understanding car insurance policies (36%) and feeling they have the ability to make a claim (46%).

**46%**

of ACT residents are confident in their ability to make a car insurance claim

## How does your state or territory compare? (continued)



### Victoria (Vic)

According to the data, Victorians place a high emphasis on peace of mind, with 76% of respondents prioritising this reason for purchasing car insurance. Financial security is important for 40% of respondents, while 18% purchase insurance due to legal requirements. Recommendations from family or friends influence 20% of respondents.

Confidence in understanding insurance policies is strong in Victoria, with 27% of respondents feeling very confident and 57% somewhat confident. Victoria is also one of the most confident states when it comes to knowing what to do at the scene of a car incident (84%). A quarter of Victorians have read their PDS in full, with almost half of respondents stating they know the claims process very well. In fact, 28% said they find the process 'extremely easy' and 53% find it 'quite easy'.

**84%**

of Vic residents are confident in knowing what to do at the scene of a car incident



### Queensland (Qld)

Queensland residents came in third-last, just in front of Tasmania, in confidence for understanding the details of their car insurance policies, with only 22% of Queenslanders stating they are very confident in understanding their coverage, exclusions and limits. Almost 25% of Queenslanders have read their PDS in full but with 13% not having read it at all, Queensland is one of the highest recorded states for not reading their PDS. Queenslanders get car insurance primarily for peace of mind (68%), followed by financial security (37%).

**22%**

of Qld residents are very confident in understanding their car insurance policy, including coverage, exclusions, and limits

# How does your state or territory compare? (continued)



## Western Australia (WA)

According to the data, Western Australians were the most likely to have only made one insurance claim (61%), well above the other states. However, when it comes to ease of claiming, Western Australians don't find the process as easy as the other states and territories, with only 26% of respondent describing the process as 'extremely easy', whereas some other states have around 40% of respondents citing the process as 'extremely easy'. Almost a quarter of Western Australians have read their PDS in full (24%), but only 33% of respondents were 'very confident' in their ability to make a car insurance claim if they needed to.

**61%**

of WA residents have made an insurance claim in their lifetime



## South Australia (SA)

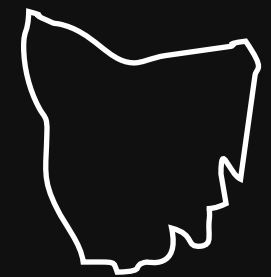
Peace of mind was the number one reason South Australians have car insurance (76%, similar to the other states and territories), followed by financial security (44%). A total of 87% of South Australians surveyed believe they are adequately covered by their current car insurance policies. South Australians, like Victorians, are some of the most confident Aussies when it comes to knowing what to do in a car incident (84%), with 50% of South Australians stating they know the process of claiming very well. However, only 24% are very confident in their understanding of their insurance policy, including coverage, exclusions and limits.

**24%**

of SA residents are very confident in understanding their car insurance policy, including coverage, exclusions, and limits



# How does your state or territory compare? (continued)



## Tasmania (Tas)

While peace of mind was the most consistent purchase reasoning across the states, Tasmanians were the most likely to state ‘financial security’ as a top deciding factor (59%). The data also shows Tasmanians were the least confident state when it comes to knowing what to do at the scene of a car incident (76%) and one of the lowest scoring states and territories alongside Northern Territory in being able to very confidently understand the details of their car insurance policy (15%). Nonetheless, almost a quarter of Tasmanians have read their PDS in full (24%) and 39% believe they know the steps involved in making a car insurance claim very well.

**76%**

of Tas residents are confident in knowing what to do at the scene of a car incident



## Northern Territory (NT)

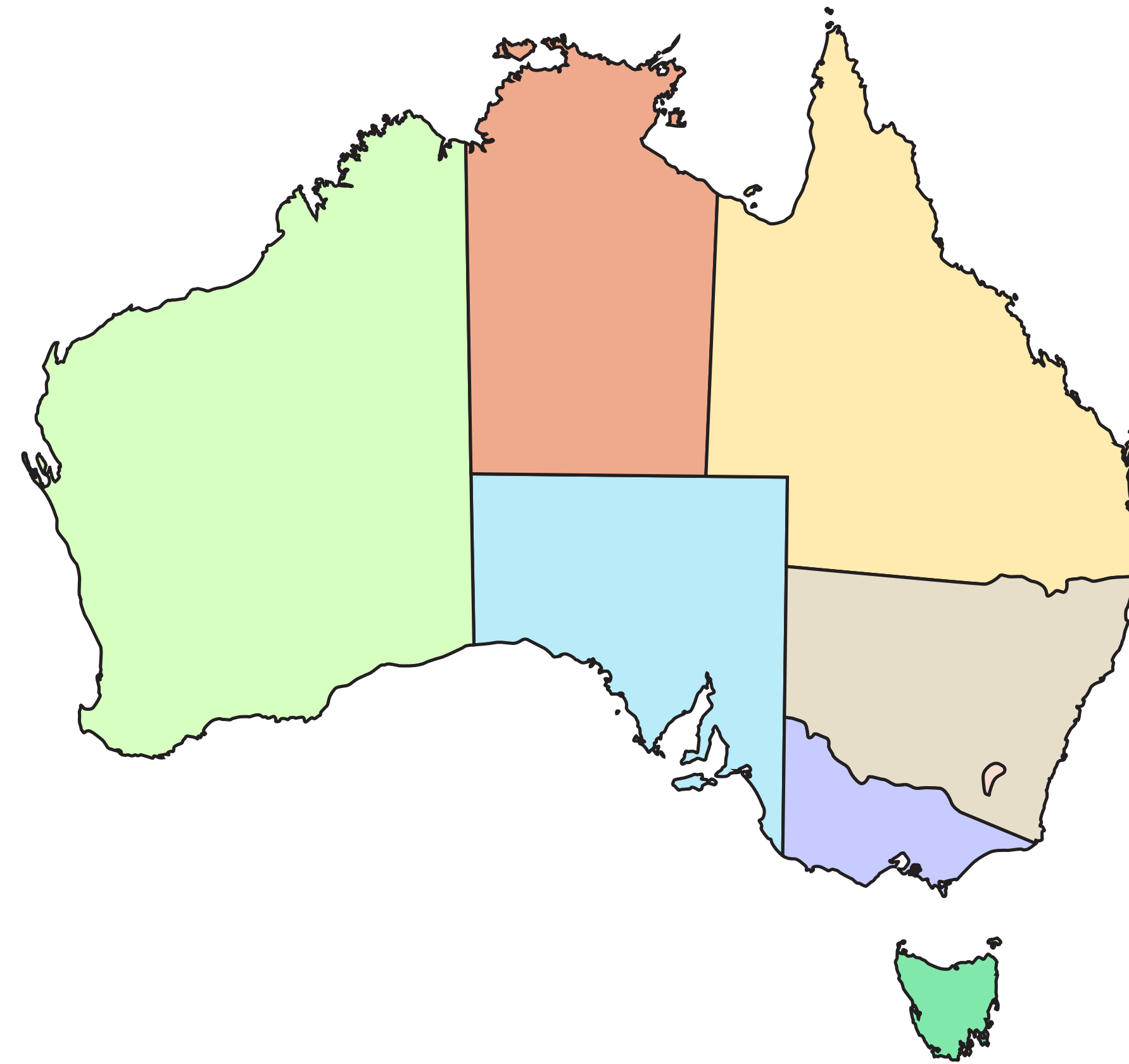
Northern Territory residents were the most likely to feel adequately covered by their insurance policies (92%). NT locals were also the most confident at knowing what to do at the scene of a car incident (85%) and the most likely to have made between two and five claims (57%). It’s clear that cars and other motor vehicles play a large role in the employment and connectivity of the state, which has made NT residents some of the most well-versed in policy comprehension and overall confidence. In fact, despite the smaller sample size of respondents, almost half of NT residents cited employee-subsidised insurance as a deciding factor for purchasing car insurance (46%).

**92%**

of NT residents feel adequately covered by their insurance policies

# How does your state or territory compare? (continued)

Why did you purchase the car insurance you currently have?  
Select all that apply.

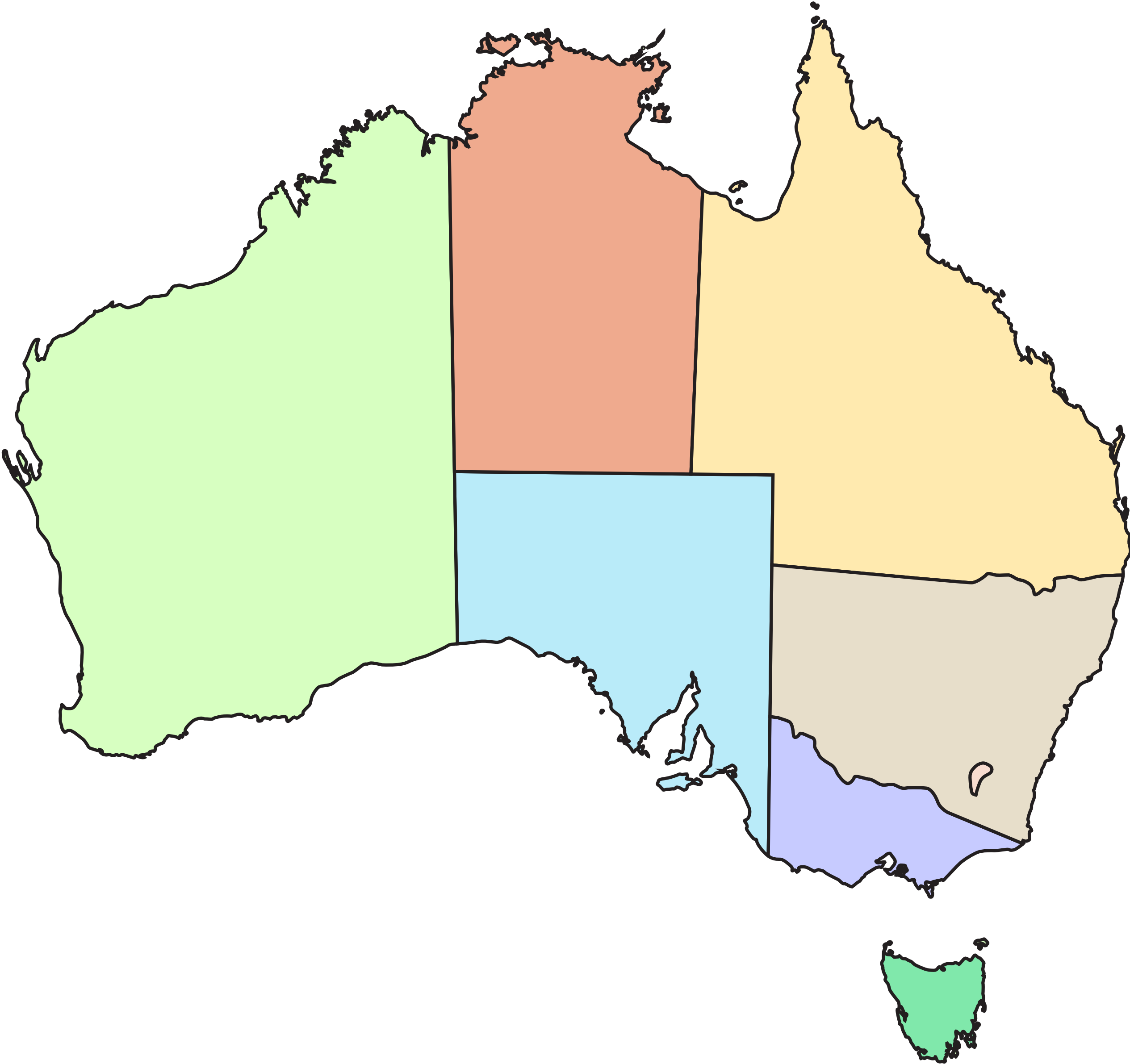


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
Peace of mind	73%	67%	76%	68%	76%	76%	78%	77%
Financial security	41%	36%	40%	37%	40%	44%	59%	23%
Legal requirement	30%	28%	18%	24%	18%	31%	7%	38%
Recommended by family/friend	20%	23%	20%	17%	15%	17%	17%	38%
Employer provided it	5%	5%	5%	4%	4%	7%	15%	46%
Other	4%	3%	5%	5%	3%	4%	0%	0%
Don't know	1%	5%	2%	3%	2%	1%	5%	0%

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# How does your state or territory compare? (continued)

Do you believe you are adequately covered by your current car insurance policies?

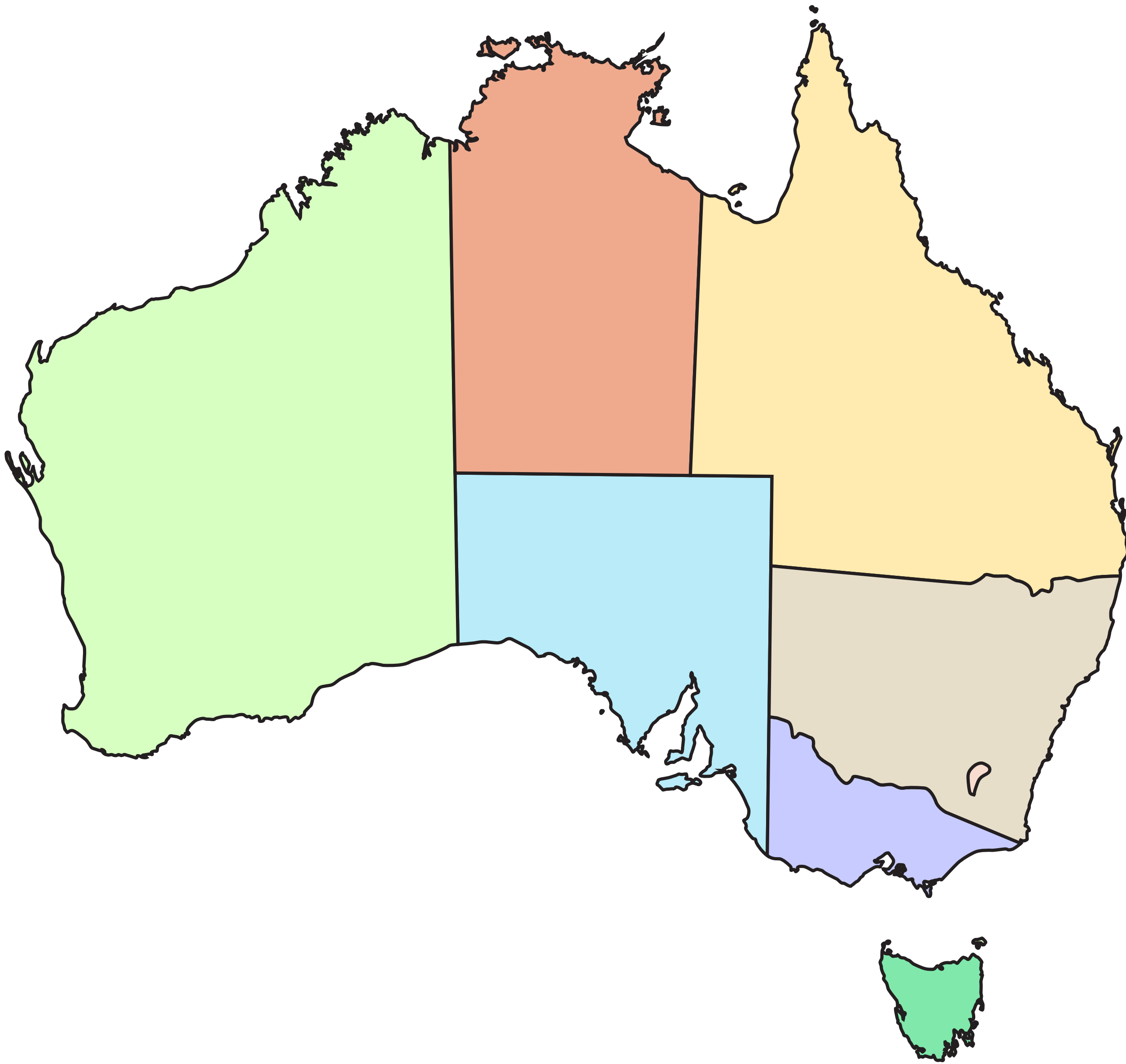


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
Yes	89%	87%	87%	86%	90%	87%	90%	92%
No + Unsure	11%	13%	13%	14%	10%	13%	10%	8%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# How does your state or territory compare? (continued)

Would you know what to do at the scene of a car accident if you were involved?

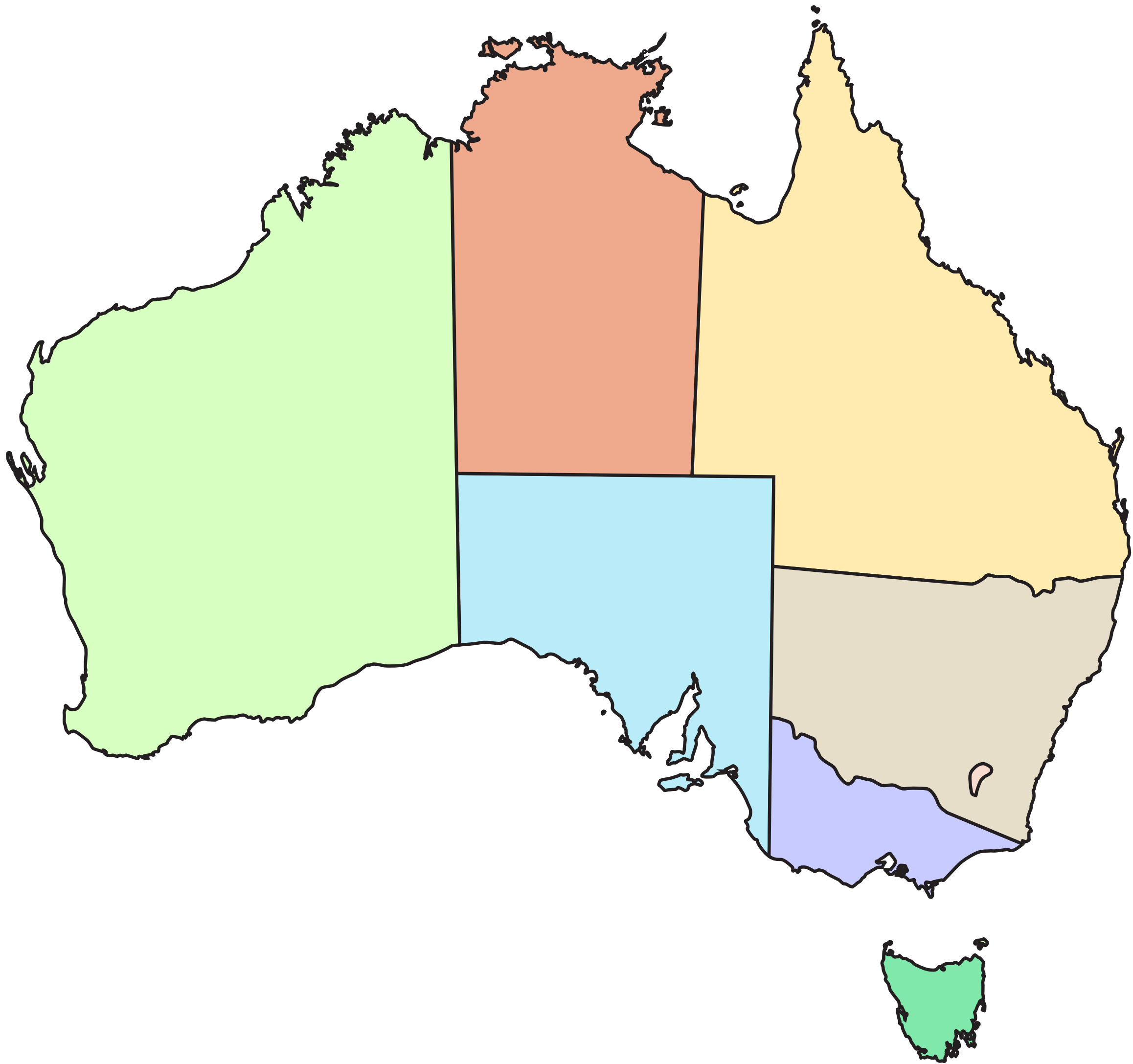


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
Yes, I would know what to do	82%	79%	84%	80%	79%	84%	76%	85%
No, I wouldn't know what to do + I'm not sure I'd know what to do	18%	21%	16%	20%	21%	16%	24%	15%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# How does your state or territory compare? (continued)

Have you ever read your insurance policy's PDS?

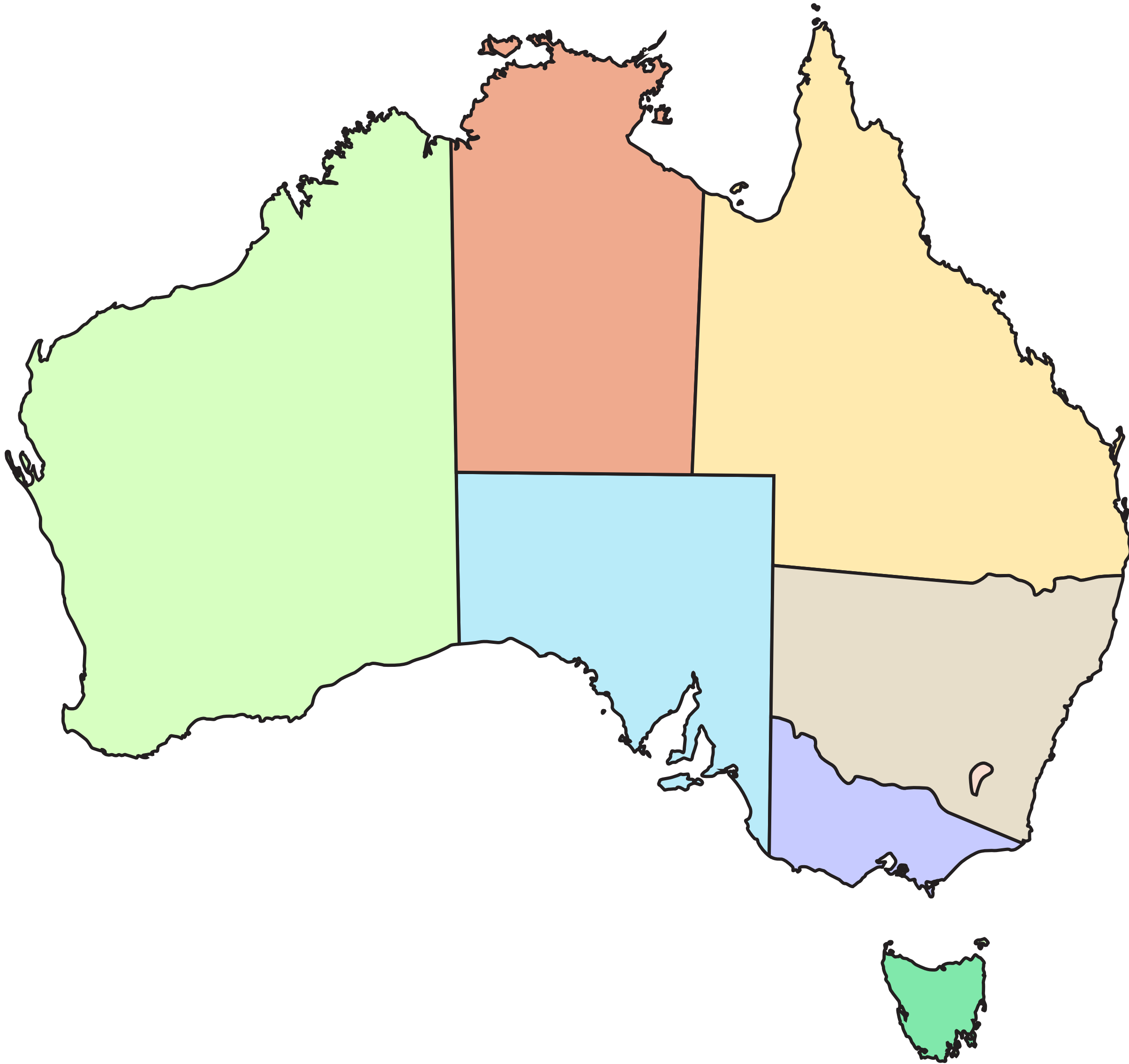


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
I've read it in full	25%	41%	25%	24%	24%	25%	24%	38%
I've read part of it	34%	21%	30%	33%	35%	35%	34%	54%
I've skimmed through it	29%	28%	33%	31%	28%	30%	37%	0%
I haven't read it at all	12%	10%	11%	13%	13%	10%	5%	8%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# How does your state or territory compare? (continued)

How confident are you in understanding the details of your car insurance policies (e.g. coverage, exclusions and limits)?

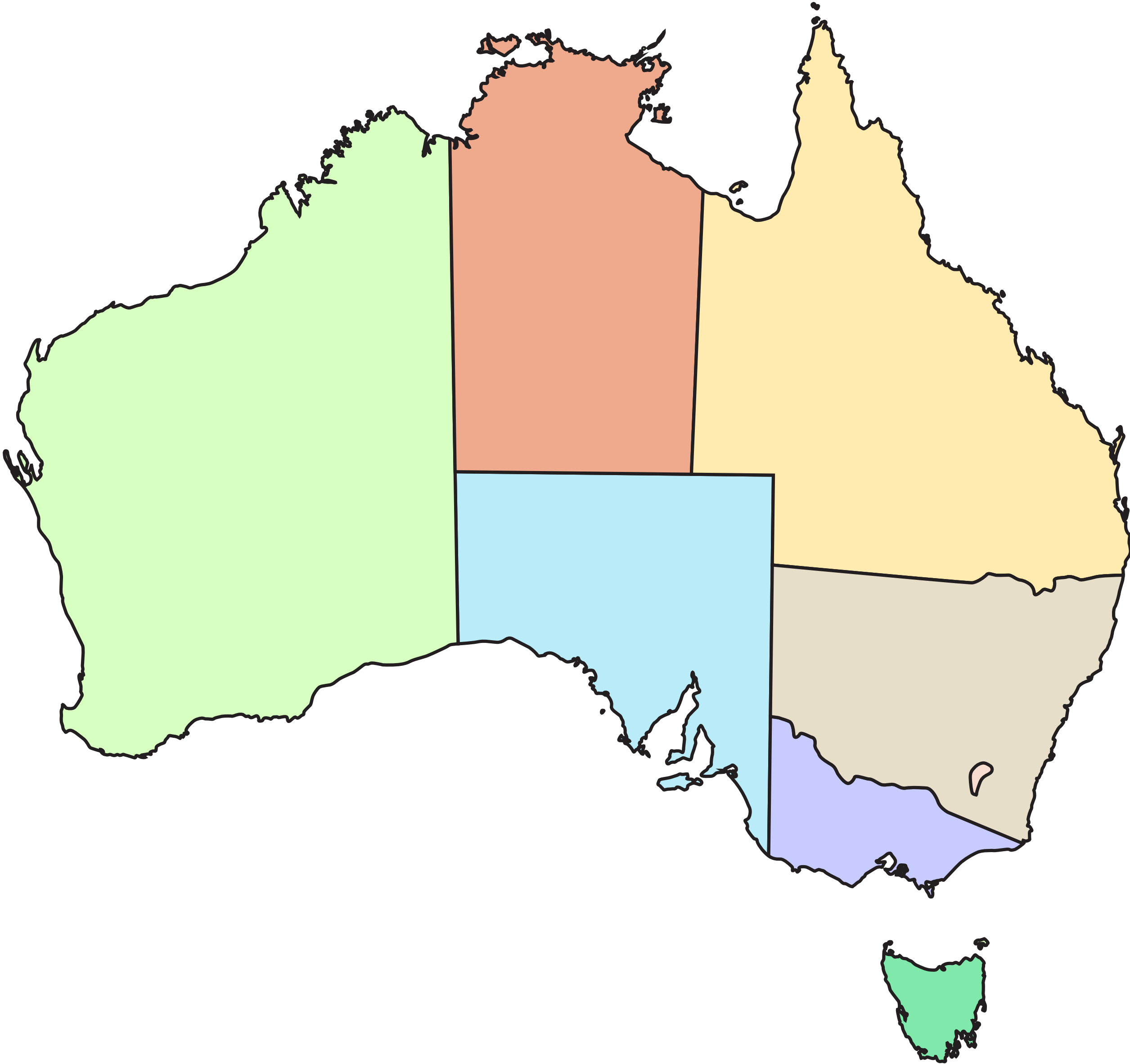


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
Very confident	27%	36%	27%	22%	25%	24%	15%	8%
Somewhat confident	57%	44%	57%	57%	57%	58%	61%	85%
Neither confident nor unconfident	11%	13%	11%	13%	13%	9%	20%	0%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# How does your state or territory compare? (continued)

Have you ever made a car insurance claim?

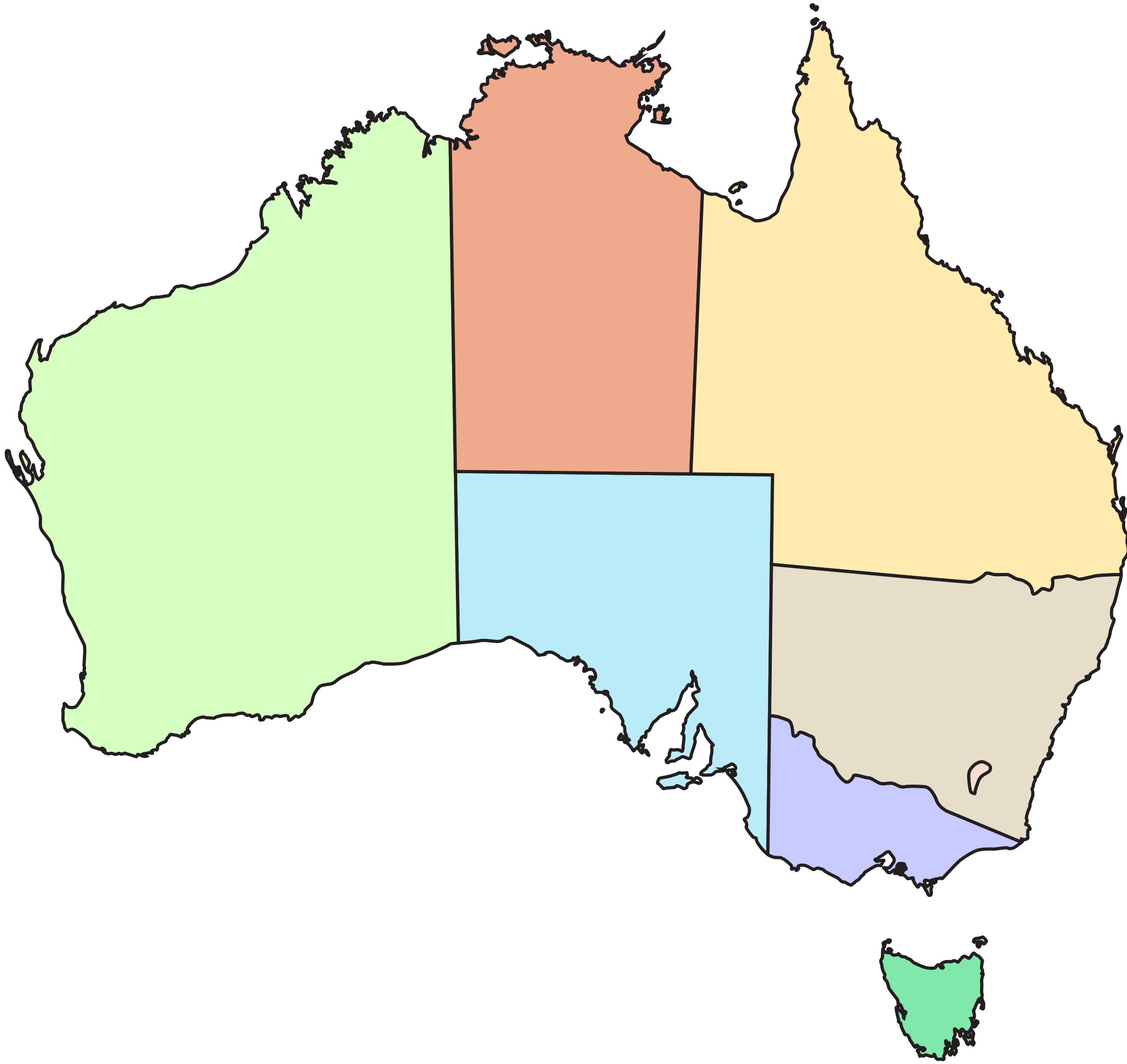


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
Yes	57%	56%	54%	53%	55%	61%	46%	54%
No	43%	44%	46%	47%	45%	39%	54%	46%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# How does your state or territory compare? (continued)

How many car insurance claims have you made before?



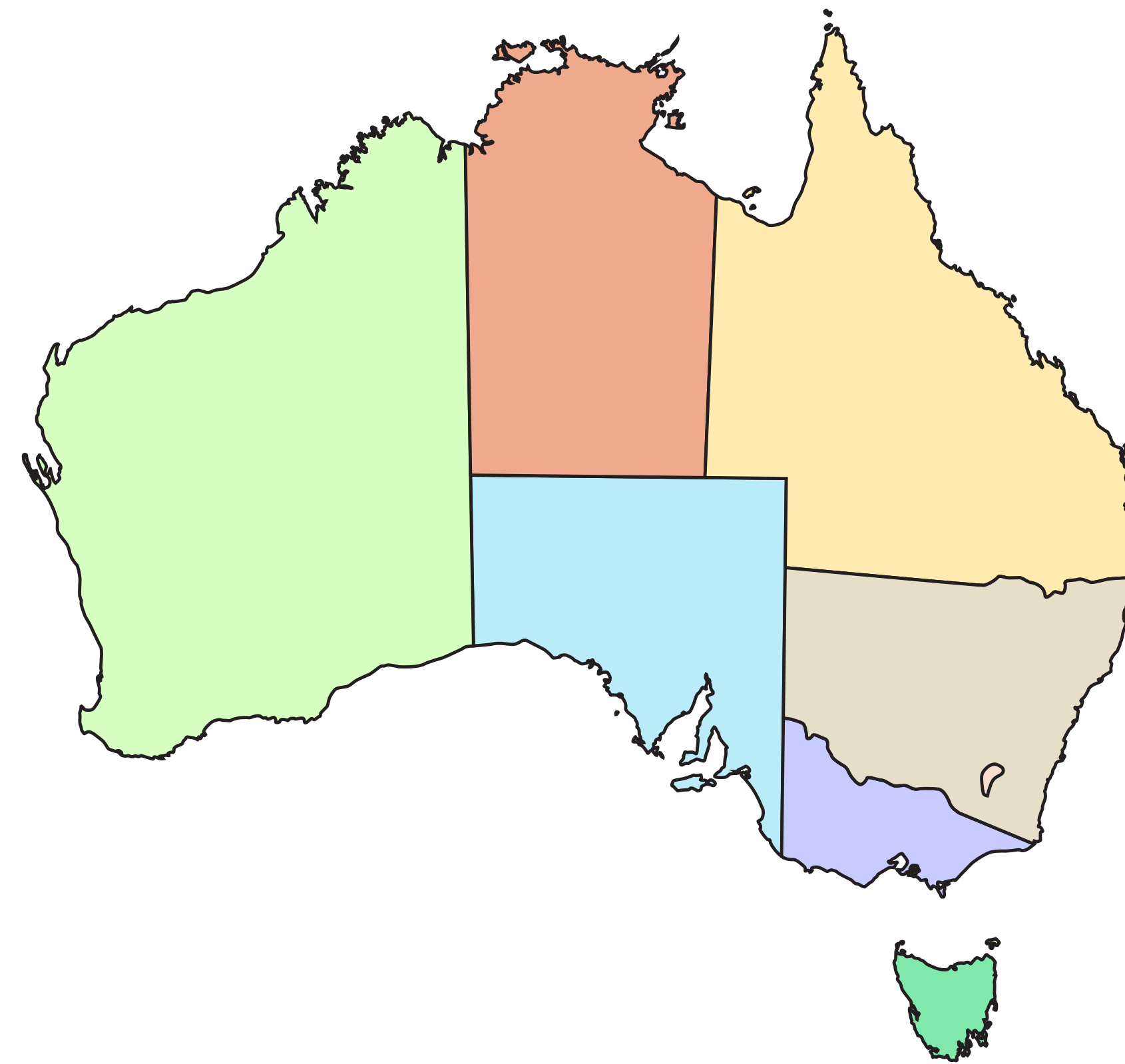
	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
1 claim	57%	45%	53%	49%	61%	48%	53%	43%
2–5 claims	40%	50%	44%	48%	38%	51%	47%	57%
6+ claims	3%	5%	3%	3%	2%	1%	0%	0%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.



# How does your state or territory compare? (continued)

Did you need any additional support or advice to make your last car insurance claim? Select all that apply.

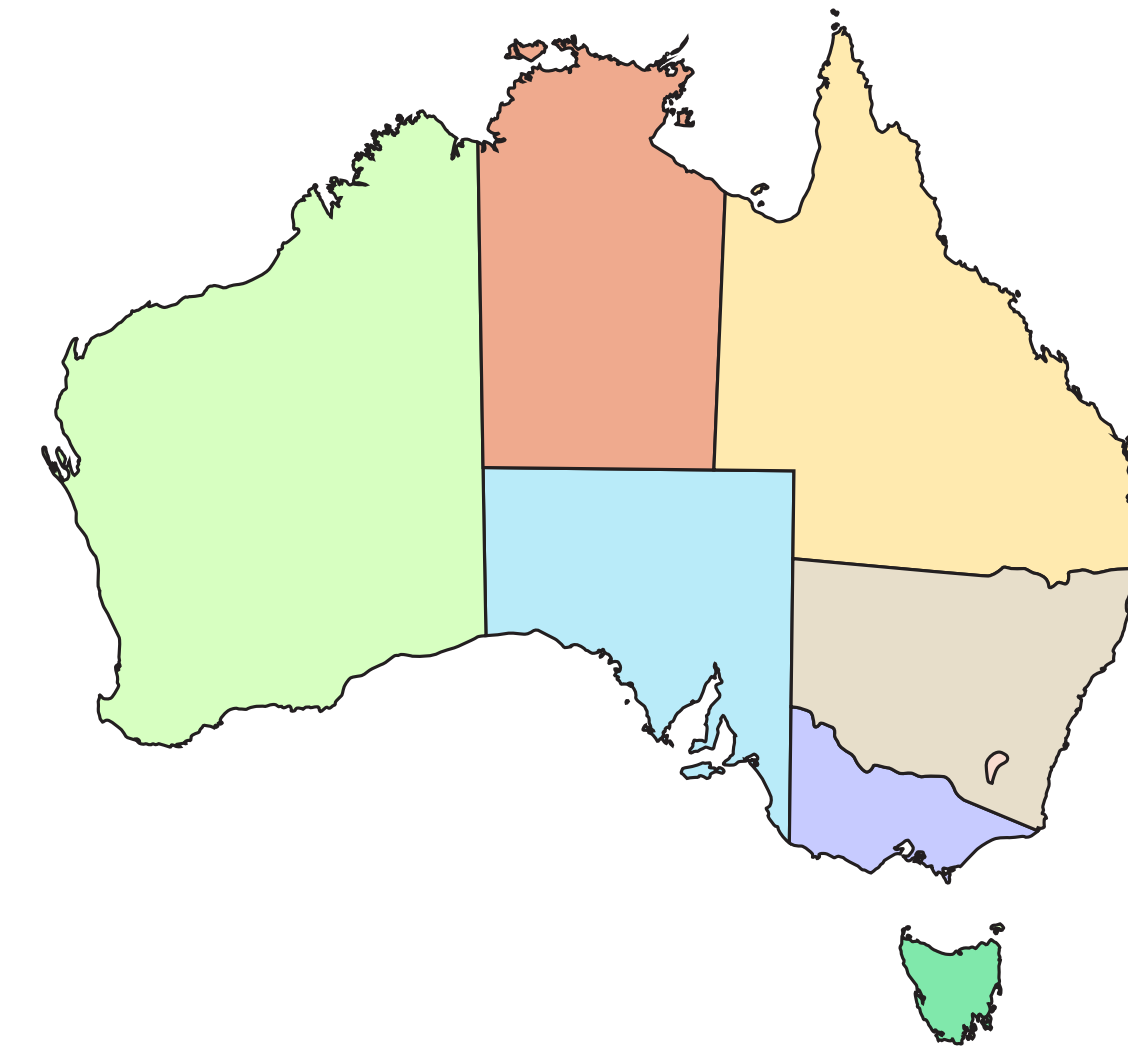


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
No, I did not need any support	52%	64%	47%	59%	45%	60%	58%	29%
I asked a relative/friend	9%	9%	13%	8%	14%	12%	11%	14%
I contacted my insurance provider	36%	23%	35%	32%	38%	31%	21%	71%
I looked up the process online/ consulted an online guide	11%	14%	11%	7%	7%	4%	11%	14%
Other	1%	0%	0%	1%	3%	0%	0%	0%
<i>I asked a relative/friend + I contacted my insurance provider + I looked up the process online/consulted an online guide + Other</i>	48%	36%	53%	41%	55%	40%	42%	71%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%. Also, some questions allowed respondents to select multiple answers, with the data reflecting the percentage of respondents who selected each response.

# How does your state or territory compare? (continued)

How would you describe your experience with the most recent car insurance claim you made?  
Select all that apply.

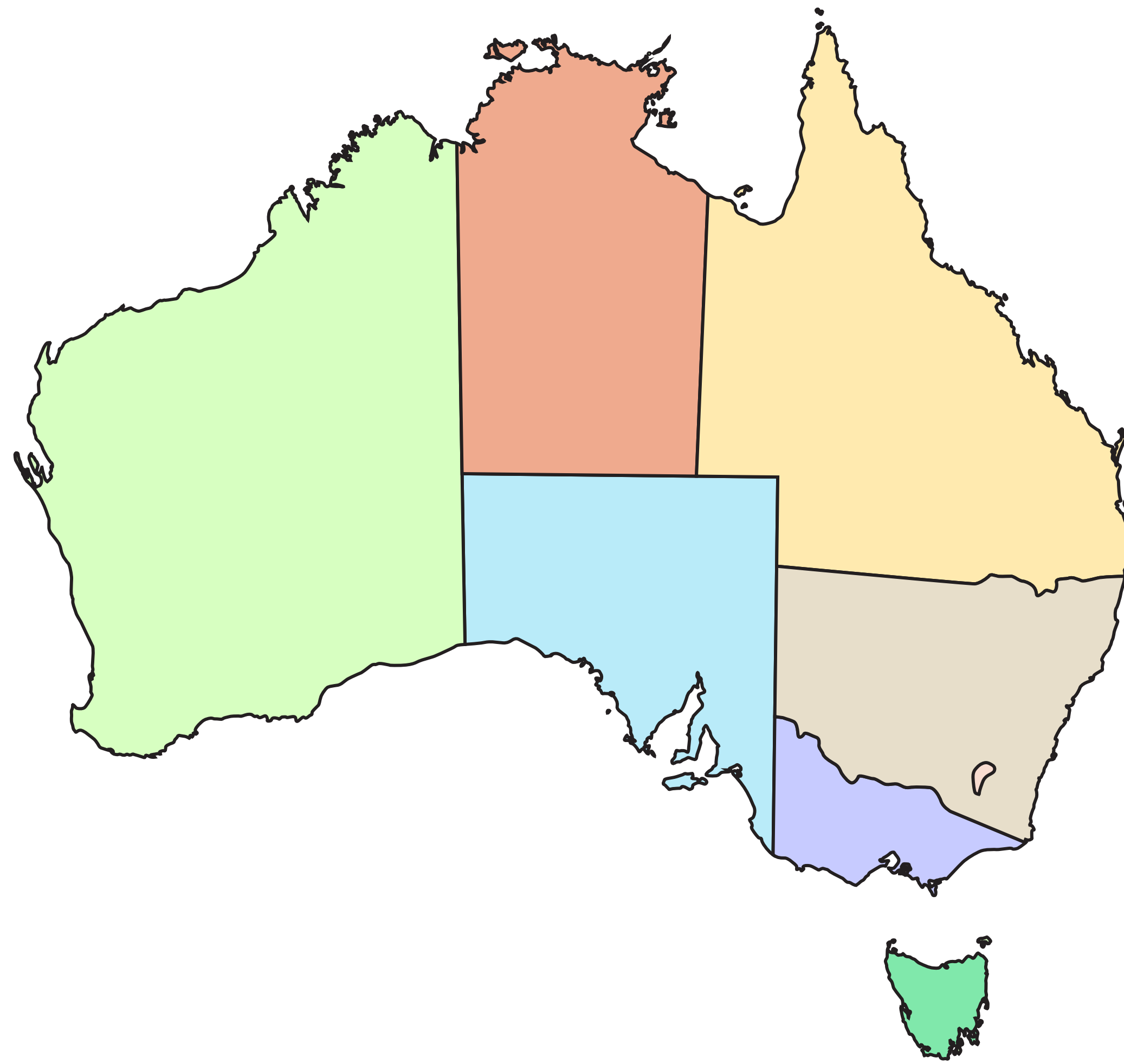


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
<b>TOTAL POSITIVE</b>	79%	86%	78%	76%	84%	85%	79%	86%
<b>TOTAL NEGATIVE</b>	30%	23%	33%	33%	23%	31%	21%	43%
Simple	54%	64%	52%	50%	57%	60%	47%	43%
Friendly	45%	45%	40%	38%	41%	52%	42%	57%
Reassuring	37%	27%	32%	35%	38%	34%	53%	0%
Stressful	17%	14%	18%	19%	11%	14%	5%	0%
Frustrating	12%	5%	13%	12%	8%	11%	11%	14%
Confusing	6%	5%	8%	8%	7%	2%	0%	0%
Intimidating	5%	5%	7%	7%	4%	7%	0%	14%
Convolutd	4%	5%	7%	6%	2%	6%	11%	29%
Unhelpful	4%	9%	5%	3%	3%	6%	5%	14%
Boring	4%	5%	2%	4%	1%	4%	0%	0%
Other/neutral/can't remember	2%	5%	0%	2%	2%	0%	0%	0%

*Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%. Also, some questions allowed respondents to select multiple answers, with the data reflecting the percentage of respondents who selected each response.*

# How does your state or territory compare? (continued)

Was it easy or difficult to complete your last insurance claim?

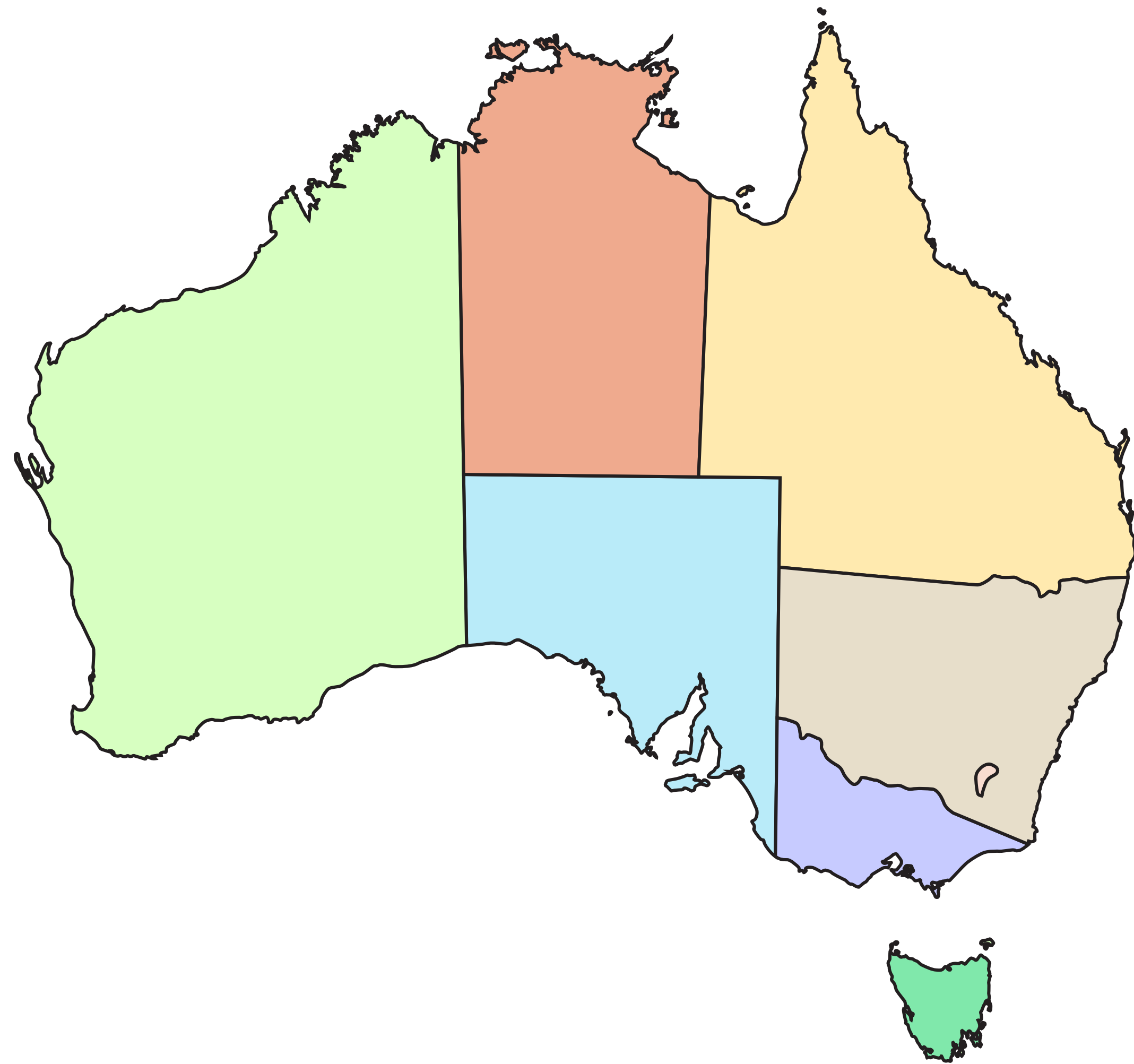


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
Extremely easy	31%	45%	28%	25%	26%	32%	42%	29%
Quite easy	50%	32%	53%	53%	60%	53%	47%	29%
Neither easy nor difficult	16%	18%	16%	18%	11%	14%	5%	43%
Quite difficult	3%	0%	3%	3%	3%	1%	5%	0%
Extremely difficult	0%	5%	1%	0%	0%	0%	0%	0%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# How does your state or territory compare? (continued)

How much do you trust your current car insurance provider to handle claims fairly and transparently?

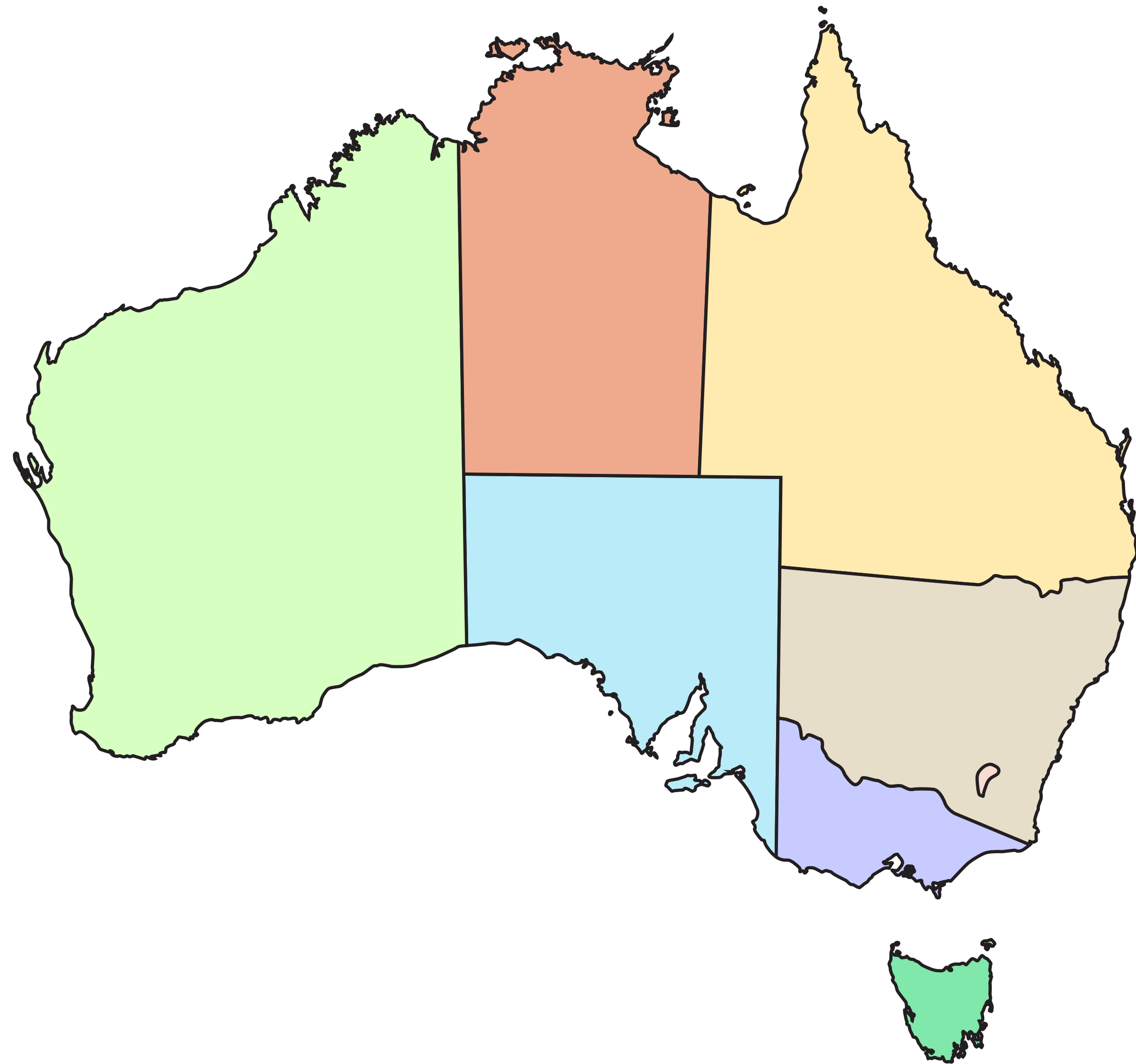


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
I trust them completely	45%	51%	42%	43%	45%	53%	49%	31%
I trust them, but have some concerns	40%	38%	39%	39%	42%	32%	49%	31%
I'm not sure if I trust them or not	11%	8%	16%	16%	10%	12%	0%	38%
I don't trust them very much	3%	3%	3%	1%	2%	3%	0%	0%
I don't trust them at all	2%	0%	1%	1%	1%	1%	2%	0%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# How does your state or territory compare? (continued)

Do you know the steps involved in making a car insurance claim?

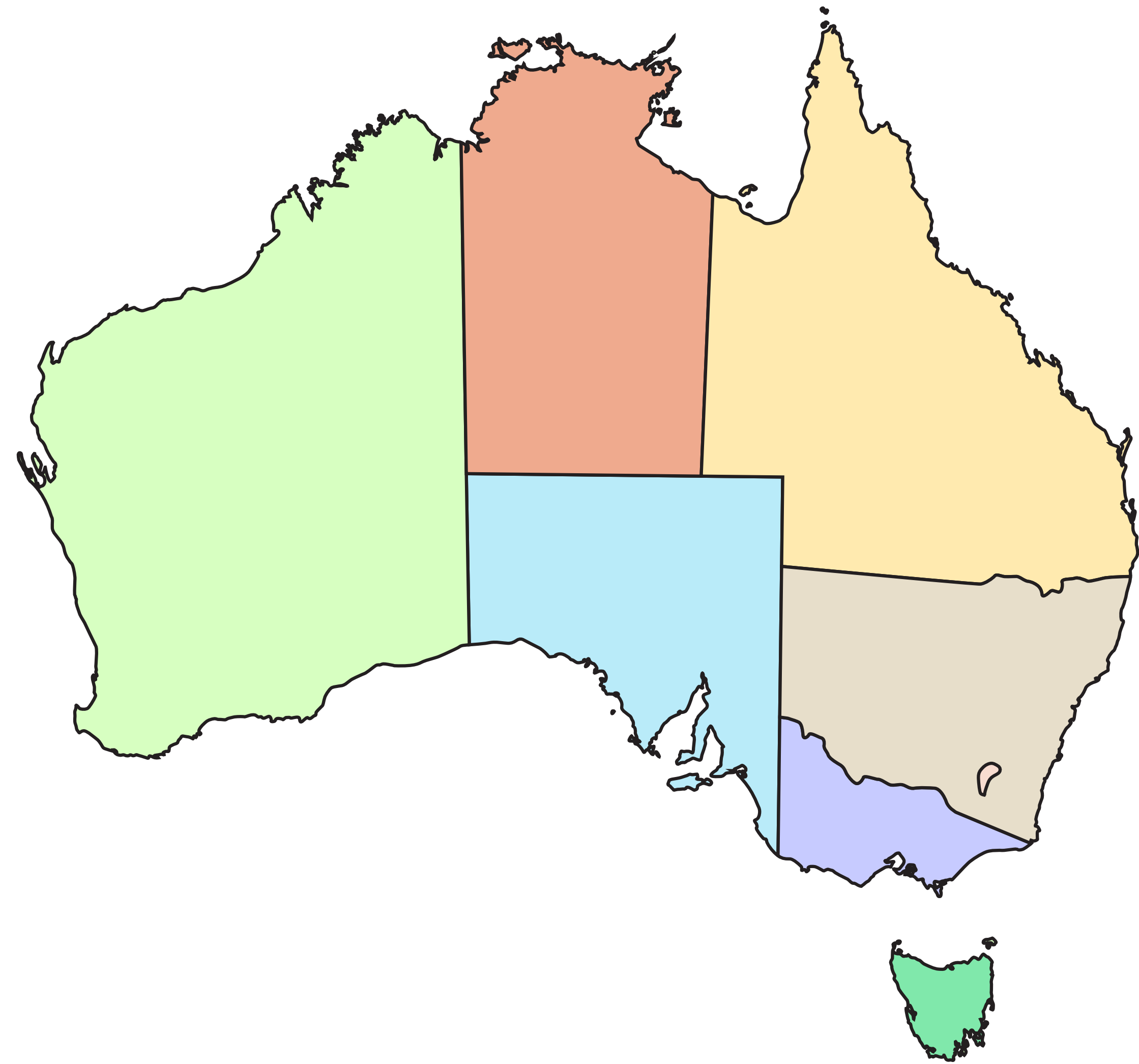


	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
Yes, I know the process very well	50%	54%	49%	43%	43%	50%	39%	54%
I have a basic understanding of the process, but haven't done it before	43%	33%	46%	50%	49%	45%	54%	38%
No, I am not familiar with the process	7%	13%	6%	8%	8%	5%	7%	8%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

# How does your state or territory compare? (continued)

How confident are you in your ability to make a car insurance claim if you needed to?



	NSW	ACT	Vic	Qld	WA	SA	Tas	NT
Very confident	38%	46%	38%	37%	33%	40%	41%	31%
Somewhat confident	49%	33%	48%	48%	53%	45%	46%	62%
Neither confident nor unconfident	9%	15%	11%	9%	11%	11%	12%	0%
Not very confident	4%	5%	2%	5%	3%	4%	0%	8%
Not at all confident	1%	0%	1%	1%	0%	0%	0%	0%

Disclaimer: Data percentages in this table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

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