

## NOTICE OF FILING

### Details of Filing

Document Lodged:	Concise Statement
Court of Filing	FEDERAL COURT OF AUSTRALIA (FCA)
Date of Lodgment:	2/06/2025 3:18:49 PM AEST
Date Accepted for Filing:	2/06/2025 3:26:36 PM AEST
File Number:	VID695/2025
File Title:	IN THE MATTER OF CHOOSI PTY LTD (ACN 147 630 886)
Registry:	VICTORIA REGISTRY - FEDERAL COURT OF AUSTRALIA



A handwritten signature in blue ink that reads "Sia Lagos". The signature is fluid and cursive, with the first letters of "Sia" and "Lagos" being capitalized and prominent.

Registrar

### Important Information

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date of the filing of the document is determined pursuant to the Court's Rules.



Form NCF 1

## CONCISE STATEMENT

No VID of 2025

Federal Court of Australia  
District Registry: Victoria  
Division: General

**Australian Securities and Investments Commission**  
Plaintiff

**Choosi Pty Ltd (ACN 147 630 886)**  
Defendant

### IMPORTANT FACTS GIVING RISE TO CLAIM

#### Overview

1. This proceeding concerns representations the defendant (**Choosi**) made in relation to its funeral and life insurance comparison services. The plaintiff (**ASIC**) alleges that Choosi made false or misleading representations to, and engaged in conduct that was liable to mislead, prospective funeral and life insurance customers by making statements that conveyed that Choosi compared funeral and life insurance policies from a range of insurers. In fact, Choosi's service only compared policies which were issued by a single insurer (with one limited exception), and which were distributed by a single company related to Choosi.
2. From 1 July 2019 to the date of this Concise Statement (**Relevant Period**), Choosi's business has included providing a service which purportedly assists consumers to compare, choose and apply for funeral insurance and life insurance policies (**Comparison Service**). The funeral insurance and life insurance policies Choosi compared during the Relevant Period were financial products within the meaning of s 12BAA of the *Australian Securities and Investments Commission Act 2001* (Cth) (**ASIC Act**). In providing the Comparison Service during the Relevant Period, Choosi provided a financial service within the meaning of s 12BAB of the ASIC Act.
3. In reality, the Comparison Service was a distribution platform for funeral and life insurance policies issued by Hannover Life Re of Australasia Ltd (**Hannover**), from whom Choosi received substantial sales commissions. The only funeral policies that consumers could compare through Choosi's Comparison Service were policies issued

Filed on behalf of (name & role of party)	Australian Securities and Investments Commission, the plaintiff		
Prepared by (name of person/lawyer)	Nick Kelton, Lawyer		
Law firm (if applicable)			
Tel	+61 3 9280 4787	Fax	N/A
Email	<a href="mailto:nicholas.kelton@asic.gov.au">nicholas.kelton@asic.gov.au</a>		
Address for service (include state and postcode)	Level 7, 120 Collins Street, Melbourne, VIC 3000		

by Hannover. The same was true in respect of life insurance policies, save only for the fact that during part of the Relevant Period, the Comparison Service included a single policy from one additional insurer. On the grounds set out below, ASIC contends that the restricted scope of Choosi's Comparison Service was contrary to the impression conveyed by Choosi's website and marketing material, and gives rise to contraventions of ss 12DB and 12DF of the ASIC Act.

### **Choosi Website and marketing**

4. Consumers could access Choosi's Comparison Service via its publicly available website (choosi.com.au) (**Choosi Website**). The website contained a homepage (**Choosi Homepage**) and various other pages accessible via links from the homepage. They included a page relating to life insurance (**Life Insurance Page**), a page relating to funeral insurance (**Funeral Insurance Page**), a page entitled "About Choosi" (**About Choosi Page**), and a page entitled "Frequently Asked Questions" (**FAQs Page**).
5. Choosi marketed its Comparison Service to members of the public through various marketing channels including the Choosi Website, television, advertorials (being in-program advertising which appeared in various commercial television programs), and social media.

### **Comparison representations**

6. During the Relevant Period, Choosi represented that, or engaged in conduct that was liable to mislead the public to believe that, Choosi compared:
  - (a) funeral insurance policies from:
    - (i) a range of insurers (**Funeral Comparison Representation**); alternatively
    - (ii) multiple insurers (**Alternative Funeral Comparison Representation**); and
  - (b) life insurance policies from:
    - (i) a range of insurers (**Life Comparison Representation**); alternatively
    - (ii) multiple insurers (**Alternative Life Comparison Representation**).
7. The representations arise from the content of the Choosi Website during the Relevant Period, including the statements set out in Annexure A.
8. Choosi also made the representations in various advertising material published by or on behalf of Choosi during the Relevant Period. Annexure B identifies the advertising

material upon which ASIC relies, the period during which each advertisement was published, and the relevant representation conveyed by each advertisement.

9. The representations were each:
  - (a) in connection with the supply or possible supply of the Comparison Service, or in connection with the promotion of the supply or use of the Comparison Service; and
  - (b) concerned the nature, characteristics, and suitability for its purpose of the Comparison Service.

### **Representations were false or misleading, and liable to mislead the public**

#### **Funeral insurance**

10. During the Relevant Period, all of the funeral insurance policies that Choosi compared were issued by a single insurer, being Hannover.
11. Accordingly, the Funeral Comparison Representation and the Alternative Funeral Comparison Representation were false or misleading, and liable to mislead the public, throughout the Relevant Period.

#### **Life insurance**

12. From the start of the Relevant Period until 20 July 2023, with the exception of one insurance policy which was issued by Swiss Re Life & Health Australia Limited under the brand name "Woolworths Life Insurance", all of the life insurance policies Choosi compared were issued by a single insurer, being Hannover.
13. Since 21 July 2023, all of the life insurance policies Choosi compared were issued by a single insurer, being Hannover.
14. The Life Comparison Representation was false or misleading, and liable to mislead the public, throughout the Relevant Period by reason of the matters referred to in paragraphs 12 and 13 above.
15. Alternatively, since 21 July 2023, the Alternative Life Comparison Representation has been false or misleading, and liable to mislead the public, by reason of the matter referred to in paragraph 13 above.

### **PRIMARY LEGAL GROUNDS FOR RELIEF SOUGHT**

16. By making the Funeral Comparison Representation, the Alternative Funeral Comparison Representation, the Life Comparison Representation and/or the Alternative Life

Comparison Representation in the circumstances referred to in paragraphs 2, 9 and 10 to 15 above, Choosi in trade or commerce:

- (a) made a false or misleading representation that services are of a particular standard, quality or value in contravention of s 12DB(1)(a) of the ASIC Act;
- (b) made a false or misleading representation that services have performance characteristics, uses or benefits in contravention of s 12DB(1)(e) of the ASIC Act; and
- (c) engaged in conduct that was liable to mislead the public as to the nature, the characteristics, and/or the suitability for their purpose of financial services in contravention of s 12DF(1) of the ASIC Act.

## **ALLEGED HARM**

17. Between 1 July 2019 and 30 November 2024 (representing only part of the Relevant Period), 4,225 Hannover funeral insurance policies and 9,478 Hannover life insurance policies were sold through Choosi's Comparison Service. Choosi received over \$61 million in commissions for the sale of these policies.
18. By misleading prospective funeral and life insurance customers about the benefits of using its Comparison Service, Choosi defeated or diminished genuine consumer choice. Choosi's conduct may have caused consumers to purchase funeral or life insurance policies when a cheaper or more suitable plan was available from insurers other than Hannover or distributors other than Greenstone Financial Services Pty Ltd (a company related to Choosi), and may have resulted in other insurers or distributors losing customers they would otherwise have obtained had consumers not been misled. Choosi is likely to have obtained a substantial benefit from its conduct, including as a result of the receipt of commissions from Hannover in respect of policies sold to consumers who may not have purchased insurance through Choosi's Comparison Service but for the misleading conduct.

## RELIEF SOUGHT

19. In the circumstances referred to above, ASIC seeks the relief sought in the Originating Process.



.....  
Signed by Nick Kelton  
Lawyer for the plaintiff

This Concise Statement was prepared by P G Liondas KC and Karan Raghavan of counsel.

## Certificate of lawyer

I, Nick Kelton, certify to the Court that, in relation to the concise statement filed on behalf of the plaintiff, the factual and legal material available to me at present provides a proper basis for each allegation in the concise statement.

Date: 2 June 2025



Signed by Nick Kelton  
Lawyer for the plaintiff

## ANNEXURE A – WEBSITE STATEMENTS

Note: the emphases below have been added.

### Choosi Homepage

20. The following statement appeared on the Choosi Homepage throughout the Relevant Period:

*“Choosi is a free comparison service. Choosi’s team of Choosers can help you compare the benefits and prices of **a range of products from leading insurers** so you can confidently choose cover that suits your needs, budget and lifestyle.”*

### About Choosi Page

21. The following statements appeared on the About Choosi Page throughout the Relevant Period:

*“... We **work with a range of popular insurance brands**, so we can make **their policies** available to you.*

*Our experienced staff ... get a kick out of helping people, and we hold the necessary Australian Financial Services Licence to simplify the process and let you buy insurance in just a few minutes **from reputable Australian insurers.**”*

22. The following statements appeared on the About Choosi Page from the start of the Relevant Period to around 19 September 2020:

*“Choosing insurance can be complicated, confusing and time consuming. **Calling multiple insurers**, comparing quotes, filling out endless forms – and even then it’s hard to know what you’re getting and whether it’s what you need.*

*Choosi makes choosing and applying for insurance clear, simple and convenient.*

***Choosi’s free comparison service lets you compare the benefits and prices of a range of popular insurers**, so you can confidently choose cover that suits your needs, your budget and lifestyle.*

*Let us take the hassle out of choosing insurance – and help you protect the things that matter most in your life.”*

23. The following statements appeared on the About Choosi Page from around 20 September 2020 to the end of the Relevant Period:

*“Choosing insurance can be complicated, confusing, and time-consuming. **Calling multiple insurers, visiting multiple websites**, comparing quotes, filling out endless forms — who has the time for all that? Even if you were to make all effort, it’s still hard to know what you’re getting and whether it’s actually what you even need!*

*At Choosi, we’ve made it our mission to help make choosing and applying for insurance clear, simple, and convenient. **Our free comparison service lets you***

**compare the benefits and prices from a range of popular and trusted insurance brands**, so you can confidently choose cover that suits your needs, budget, and lifestyle.

*Our comparison service can take the hassle out of comparing insurance yourself, save you time and effort, and help you protect what matters in your life!"*

#### **Funeral Insurance Page**

24. The following statement appeared on the Funeral Insurance Page from around 18 January 2021 to the end of the Relevant Period.

*"There are **heaps of funeral insurance providers on the market**, but our job is to help you find the one policy that's right for you ..."*

#### **Life Insurance Page**

25. The following statements appeared on the Life Insurance Page from around 26 February 2021 until the end of the Relevant Period:

*"Take the guesswork out of organising life insurance by comparing a range of products **from trusted Australian brands**. From the maximum cover amount available to you, any optional extras, premium discounts, and more, **Choosi will do all the hard work by helping you compare, so you can find the policy that works best for your needs**. Our side-by-side comparison shows you the **range of providers** we compare ...*

...

*Get the best cover for your needs by comparing **a range of life insurance providers** with Choosi — it's easy, fast, and best of all, free ..."*

26. The following statements appeared on the Life Insurance Page from around 8 June 2021 to the end of the Relevant Period:

*"After comparing policies and choosing your preferred cover, you can apply directly through Choosi. Keep in mind that **every provider** has their own application and approval process ...*

...

*The cost of life insurance varies depending on **which provider you go with** ... Every **provider** may have their own discounts or bonuses ..."*

#### **FAQs Page**

27. The following statement appeared on the FAQs Page from around 22 April 2021 to the end of the Relevant Period:

**"Which insurers do you compare quotes with?"**



*Choosi works with **a wide range of insurance brands**. Our current list of brands is available on our homepage.”*

28. The following statement appeared on the FAQs Page between around 28 November 2019 to around 21 April 2021:

***“Which insurers do you compare quotes with?”***

*Choosi works with **a wide range of insurers**. Our current list of insurers is available on our homepage.”*

## ANNEXURE B – OTHER ADVERTISING MATERIAL

Note: the emphases below have been added.

### 1. TELEVISION ADVERTISEMENTS

#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
1.	COS.0022.0001.0910	18/05/2020 to 19/10/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll do the heavy lifting, <b>comparing a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
2.	COS.0022.0001.0912	18/05/2020 to 19/10/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll do the heavy lifting, <b>comparing a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
3.	COS.0022.0001.0914	18/05/2020 to 19/10/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll do the heavy lifting, <b>comparing a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
4.	COS.0022.0001.0916	18/05/2020 to 19/10/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll <b>compare a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
5.	COS.0022.0001.0918	18/05/2020 to 19/10/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll <b>compare a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
6.	COS.0022.0001.0920	18/05/2020 to 19/10/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll <b>compare a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
7.	COS.0022.0001.0922	19/10/2020 to 13/11/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll help you <b>compare a range of tasty policies from trusted life insurance brands.</b> ...	Life Comparison Representation
8.	COS.0022.0001.0924	19/10/2020 to 13/11/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll help you <b>compare a range of tasty policies from trusted life insurance brands.</b> ...	Life Comparison Representation

#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
9.	COS.0022.0001.0926	19/10/2020 to 13/11/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll help you <b>compose a whole playlist of different policies from a range of trusted life insurance brands.</b> ...	Life Comparison Representation
10.	COS.0022.0001.0928	19/10/2020 to 13/11/2020	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll help you <b>compose a whole playlist of different policies from a range of trusted life insurance brands.</b> ...	Life Comparison Representation
11.	COS.0022.0001.0929	15/02/2021 to 02/08/2021	<b>VOICEOVER:</b> ... Put Choosi's well-oiled comparison machine to work by telling them the payout you'd want, and they'll <b>compare a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
12.	COS.0022.0001.0930	15/02/2021 to 02/08/2021	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll help you shop around, <b>comparing a range of fine-tuned policies from trusted life insurance brands.</b> ...	Life Comparison Representation
13.	COS.0022.0001.0931	15/02/2021 to 02/08/2021	<b>VOICEOVER:</b> ... Put Choosi's well-oiled comparison machine to work by telling them the payout you'd want, and they'll <b>compare a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
14.	COS.0022.0001.0932	15/02/2021 to 02/08/2021	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll help you shop around, <b>comparing a range of fine-tuned policies from trusted life insurance brands.</b> ...	Life Comparison Representation
15.	COS.0022.0001.0933	15/02/2021 to 02/08/2021	<b>VOICEOVER:</b> ... Simply tell Choosi the payout you'd want for your family, and they'll leap into action to help you <b>compare a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation
16.	COS.0022.0001.0934	15/02/2021 to 02/08/2021	<b>VOICEOVER:</b> ... Tell them the payout you'd want for your family, and they'll get in the zone, <b>lining up a range of policies from trusted life insurance brands.</b> ...	Life Comparison Representation

#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
17.	COS.0022.0001.0935	15/02/2021 to 02/08/2021	<b>VOICEOVER:</b> ... <i>Simply tell Choosi the payout you'd want for your family, and they'll leap into action to help you <b>compare a range of policies from trusted life insurance brands.</b></i> ...	Life Comparison Representation
18.	COS.0022.0001.0936	15/02/2021 to 02/08/2021	<b>VOICEOVER:</b> ... <i>Tell them the payout you'd want for your family, and they'll get in the zone, <b>lining up a range of policies from trusted life insurance brands.</b></i> ...	Life Comparison Representation
19.	COS.0022.0001.0939	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands,</b></i> so you can be more choosy. ...	Life Comparison Representation
20.	COS.0022.0001.0940	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands.</b></i> ...	Life Comparison Representation
21.	COS.0022.0001.1006	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands,</b></i> so you can be more choosy. ...	Life Comparison Representation
22.	COS.0022.0001.1007	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands.</b></i> ...	Life Comparison Representation
23.	COS.0022.0001.1008	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands,</b></i> so you can be more choosy. ...	Life Comparison Representation
24.	COS.0022.0001.1009	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands.</b></i> ...	Life Comparison Representation
25.	COS.0022.0001.0941	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>They'll help you <b>compare policies from a range of trusted life insurance brands,</b></i> so you can be more choosy, and you pay the same as going direct to the insurer. ...	Life Comparison Representation

#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
26.	COS.0022.0001.0942	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands.</b> ...</i>	Life Comparison Representation
27.	COS.0022.0001.1002	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>They'll help you <b>compare policies from a range of trusted life insurance brands,</b> so you can be more choosy, and you pay the same as going direct to the insurer.</i> ...	Life Comparison Representation
28.	COS.0022.0001.1003	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands.</b> ...</i>	Life Comparison Representation
29.	COS.0022.0001.1004	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>They'll help you <b>compare policies from a range of trusted life insurance brands,</b> so you can be more choosy, and you pay the same as going direct to the insurer.</i> ...	Life Comparison Representation
30.	COS.0022.0001.1005	02/08/2021 to 31/01/2022	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands.</b> ...</i>	Life Comparison Representation
31.	COS.0022.0001.0951	31/01/2022 to 13/06/2022	<b>VOICEOVER:</b> ... <i>Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands,</b> so you can be more choosy.</i> ...	Life Comparison Representation
32.	COS.0022.0001.0952	31/01/2022 to 13/06/2022	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands.</b> ...</i>	Life Comparison Representation
33.	COS.0022.0001.1012	31/01/2022 to 13/06/2022	<b>VOICEOVER:</b> ... <i>Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands,</b> so you can be more choosy.</i> ...	Life Comparison Representation
34.	COS.0022.0001.1013	31/01/2022 to 13/06/2022	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands.</b> ...</i>	Life Comparison Representation

#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
35.	COS.0022.0001.0953	31/01/2022 to 13/06/2022	<b>VOICEOVER:</b> ... They'll help you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy, and you pay the same as going direct to the insurer. ...	Life Comparison Representation
36.	COS.0022.0001.0954	31/01/2022 to 13/06/2022	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands</b> . ...	Life Comparison Representation
37.	COS.0022.0001.1010	31/01/2022 to 13/06/2022	<b>VOICEOVER:</b> ... They'll help you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy, and you pay the same as going direct to the insurer. ...	Life Comparison Representation
38.	COS.0022.0001.1011	31/01/2022 to 13/06/2022	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare a range of policies from trusted life insurance brands</b> . ...	Life Comparison Representation
39.	COS.0022.0001.0955	13/06/2022 to 21/11/2022	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation
40.	COS.0022.0001.0956	13/06/2022 to 21/11/2022	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation
41.	COS.0022.0001.0957	13/06/2022 to 21/11/2022	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation
42.	COS.0022.0001.0958	13/06/2022 to 21/11/2022	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation
43.	COS.0022.0001.0959	13/06/2022 to 21/11/2022	<b>VOICEOVER:</b> ... They'll help you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy, and you pay the same as going direct to the insurer. ...	Life Comparison Representation

#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
44.	COS.0022.0001.0960	13/06/2022 to 21/11/2022	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation
45.	COS.0022.0001.0961	13/06/2022 to 21/11/2022	<b>VOICEOVER:</b> ... They'll help you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy, and you pay the same as going direct to the insurer. ...	Life Comparison Representation
46.	COS.0022.0001.0962	13/06/2022 to 21/11/2022	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation
47.	COS.0022.0001.0847	21/11/2022 to 30/04/2023	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation
48.	COS.0022.0001.0848	21/11/2022 to 30/04/2023	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation
49.	COS.0022.0001.0849	21/11/2022 to 30/04/2023	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation
50.	COS.0022.0001.0850	21/11/2022 to 30/04/2023	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation
51.	COS.0022.0001.0851	1/05/2023 to 15/10/2023	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation Alternative Life Comparison Representation
52.	COS.0022.0001.0852	01/05/2023 to 15/10/2023	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation Alternative Life Comparison Representation

#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
53.	COS.0022.0001.0853	01/05/2023 to 15/10/2023	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation Alternative Life Comparison Representation
54.	COS.0022.0001.0854	01/05/2023 to 15/10/2023	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation Alternative Life Comparison Representation
55.	COS.0022.0001.0855	16/10/2023 to 10/03/2024	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you jump around and <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation Alternative Life Comparison Representation
56.	COS.0022.0001.0856	16/10/2023 to 10/03/2024	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation Alternative Life Comparison Representation
57.	COS.0022.0001.0857	16/10/2023 to 10/03/2024	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you jump around and <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation Alternative Life Comparison Representation
58.	COS.0022.0001.0858	16/10/2023 to 10/03/2024	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation Alternative Life Comparison Representation
59.	COS.0022.0001.0859	11/03/2024 to 11/08/2024	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation Alternative Life Comparison Representation
60.	COS.0022.0001.0860	11/03/2024 to 11/08/2024	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> . ...	Life Comparison Representation Alternative Life Comparison Representation
61.	COS.0022.0001.0861	11/03/2024 to 11/08/2024	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b> , so you can be more choosy. ...	Life Comparison Representation Alternative Life Comparison Representation



#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
62.	COS.0022.0001.0862	11/03/2024 to 11/08/2024	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted life insurance brands.</b> ...	Life Comparison Representation Alternative Life Comparison Representation
63.	COS.0022.0001.0863	12/08/2024 to 09/02/2025	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you inspect the details and <b>compare policies from a range of trusted life insurance brands,</b> so you can be more choosy. ...	Life Comparison Representation Alternative Life Comparison Representation
64.	COS.0022.0001.0864	12/08/2024 to 09/02/2025	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted life insurance brands.</b> ...	Life Comparison Representation Alternative Life Comparison Representation
65.	COS.0022.0001.0865	12/08/2024 to 09/02/2025	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you inspect the details and <b>compare policies from a range of trusted life insurance brands,</b> so you can be more choosy. ...	Life Comparison Representation Alternative Life Comparison Representation
66.	COS.0022.0001.0866	12/08/2024 to 09/02/2025	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted life insurance brands.</b> ...	Life Comparison Representation Alternative Life Comparison Representation
67.	COS.0022.0001.0867	29/12/2024 to 16/02/2025	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted funeral insurance brands.</b> ...	Funeral Comparison Representation Alternative Funeral Comparison Representation
68.	COS.0022.0001.0868	29/12/2024 to 16/02/2025	<b>VOICEOVER:</b> ... Choosi's free comparison service helps you <b>compare policies from a range of trusted funeral insurance brands.</b> ...	Funeral Comparison Representation Alternative Funeral Comparison Representation
69.	COS.0022.0001.0869	10/02/2025 to current	<b>VOICEOVER:</b> ... Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands,</b> so you can be more choosy. ...	Funeral Comparison Representation Alternative Funeral Comparison Representation
70.	COS.0022.0001.0870	10/02/2025 to current	<b>VOICEOVER:</b> ... Choosi is a free comparison service that helps you <b>compare policies from a range of trusted life insurance brands.</b> ...	Life Comparison Representation Alternative Life Comparison Representation

#	Document ID	Period of broadcast	Illustrative statements made in advertisement	Representations conveyed
71.	COS.0022.0001.0871	10/02/2025 to current	<b>VOICEOVER:</b> ... <i>Their award-winning free comparison service helps you <b>compare policies from a range of trusted life insurance brands</b>, so you can be more choosy. ...</i>	Life Comparison Representation Alternative Life Comparison Representation
72.	COS.0022.0001.0872	10/02/2025 to current	<b>VOICEOVER:</b> ... <i>Choosi is a free comparison service that helps you <b>compare policies from a range of trusted life insurance brands</b>. ...</i>	Life Comparison Representation Alternative Life Comparison Representation
73.	COS.0022.0001.0873	17/02/2025 to current	<b>VOICEOVER:</b> ... <i>Choosi's free comparison service helps you <b>compare policies from a range of trusted funeral insurance brands</b>, saving you time and effort. ...</i>	Funeral Comparison Representation Alternative Funeral Comparison Representation
74.	COS.0022.0001.0874	17/02/2025 to current	<b>VOICEOVER:</b> ... <i>Choosi's free comparison service helps you <b>compare policies from a range of trusted funeral insurance brands</b>, saving you time and effort. ...</i>	Funeral Comparison Representation Alternative Funeral Comparison Representation

## 2. ADVERTORIALS

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
1.	COS.0022.0001.0986	01/04/2019 to 15/09/2019	Today Extra (Channel 9)	<p><b>CHOOSI PRESENTER:</b> <i>Well, we didn't have time to fiddle around <b>calling multiple insurers to compare quotes</b>. Instead, we found somebody to help us compare, choose and apply for the life insurance policy that works for us.</i></p> <p><b>HOST:</b> <i>Ok, sounds easy, so who did you go to?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>We went to Choosi and all the hard work is done for you.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>Well then Choosi's team of Choosers gets to work comparing a <b>range of policies from some popular Australian insurance brands</b>.</i></p> <p><b>HOST:</b> <i>Now, can I get something straight—Choosi is not an insurance company, is it?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>No Paul, it's not. Choosi is a free comparison service that helps customers compare the features and benefits of <b>different policies</b> based on their circumstances and budget so that they can make better, more informed decisions.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... Choosi's team of Choosers make it simple to get the right life insurance policy for you and your family. And plus, they'll save you loads of time and effort because they do all that hard work for you.</i></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
2.	COS.0022.0001.0988	03/06/2019 to 27/10/2019	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> ... <i>Choosi is an insurance comparison service. They have a team of insurance specialists who help you compare, choose and apply for the right cover.</i></p> <p>...</p> <p><b>HOST:</b> ... <i>So you're saying <b>I can compare insurers</b>, I can choose my policy, and apply for cover—all in the same phone call?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>That's right, Jamie. <b>Choosi saves you time by providing you a comparison from a range of life insurers</b>. Plus, everyone's needs are different so Choosi can help you compare and apply for cover that suits your needs and your budget.</i> ...</p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> ... <i>In one phone call, you will get your life insurance sorted and you won't have to do any of the shopping around yourself.</i> ...</p>	Life Comparison Representation
3.	COS.0022.0001.0987	03/06/2019 to 02/08/2020	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> <i>Choosi is an insurance comparison service and they have their amazing team of insurance specialists called, the Choosers! <b>Their job is to compare a range of trusted Australian insurance brands to help you find the right insurance cover for your needs and budget.</b></i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>Well, without Choosi's team of Choosers to help me compare, choose and apply, it would have been a real hassle. <b>It would take so long to ring the insurers Choosi compares and get quotes. You would be on the phone for hours.</b></i></p>	Funeral Comparison Representation Alternative Funeral Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
4.	COS.0022.0001.0989	03/06/2019 to 02/08/2020	Studio 10 (Channel 10)	<p><b>HOST:</b> <i>Ah, funeral insurance sounds like a smart idea. I know it's really important, but, it does seem like such a hassle to organise.</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Only if you do it all yourself. But using an insurance comparison service like Choosi really <b>takes the hassle out of finding a policy that's right for you.</b></i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... It really is easy. <b>The Choosers give you a range of options from trusted Australian insurance providers,</b> then you choose which quote is for you. ...</i></p> <p><b>HOST:</b> <i>And is it completely free? I mean, <b>I bet it costs more than directly going to the insurers though?</b></i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, yes and no. Yes, it's a completely free comparison service.</i></p> <p><b>HOST:</b> <i>Great.</i></p> <p><b>CHOOSI PRESENTER:</b> <i>And no, there are no price markups. When you use Choosi's team of Choosers to find the right funeral insurance cover for you, <b>you pay the same price as you would if you went directly to the insurer...</b></i></p>	<p>Funeral Comparison Representation</p> <p>Alternative Funeral Comparison Representation</p>

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
5.	COS.0022.0001.0990	03/06/2019 to 16/08/2020	Studio 10 (Channel 10)	<p><b>HOST:</b> <i>So let me get this straight. Choosi's team of Choosers will help me compare policies, so that I can choose my policy and apply for cover—all in one phone call?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Yep, just one phone call. Just think of the extra effort that would be required <b>if you tried to compare all the quotes from the range of insurers that Choosi compares, yourself!</b></i></p> <p><b>HOST:</b> <i>Yeah that's true, I mean, I'm exhausted just thinking about it.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... <b>With Choosi you know you have been able to compare a range of trusted brands</b>, choose the one that works the best for you, and organise cover on the spot.</i></p>	Life Comparison Representation
6.	COS.0022.0001.0992	03/06/2019 to 27/10/2019	The Daily Edition (Channel 7)	<p><b>CHOOSI PRESENTER:</b> <i>Choosi is an insurance comparison service. They have a team of specialists called Choosi's team of Choosers who <b>help you compare policies from a range of trusted brands</b> so that you can find the right insurance cover for you.</i></p> <p><b>HOST:</b> <i>Well, it sounds like they do all the hard work for you.</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Exactly Jamie. They narrow down the options to help you pick a policy that suits your budget and needs.</i></p> <p>...</p> <p><b>HOST:</b> <i>That's great. So, once I pick the policy I like, <b>do I have to contact the insurer then to put it in place?</b></i></p> <p><b>CHOOSI PRESENTER:</b> <i>No, not at all. ...</i></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
7.	COS.0022.0001.0993	16/09/2019 to 12/01/2020	Today Extra (Channel 9)	<p><b>CHOOSI PRESENTER:</b> <i>Choosi is an insurance comparison service. Just give Choosi's team of Choosers a call and one of their specialists will <b>research and compare policies from a range of trusted brands to help you find the right insurance cover for you.</b></i></p> <p><b>HOST:</b> <i>Oh, so they do all the complicated stuff, fantastic. That's the part that I think always puts me off.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>Well, not only do the Choosers shortlist the options for you, they'll also help you compare the different features and benefits of each policy, and they'll give you some quotes to choose from so you can make your decision.</i></p> <p><b>HOST:</b> <i>Sounds amazing, like a real timesaver.</i></p> <p><b>CHOOSI PRESENTER:</b> <i>It sure is. ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... They understand that we all have different families, different needs, and different budgets. So it's really about helping you find the policy that's best for you. That's what will give you the most comfort.</i></p>	Life Comparison Representation
8.	COS.0022.0001.0964	28/10/2019 to 12/01/2020	The Daily Edition (Channel 7)	<p><b>CHOOSI PRESENTER:</b> <i>... But I did organise my life insurance with Choosi, and I feel great about that. All it takes is one phone call to Choosi.</i></p> <p><b>HOST:</b> <i>Gee that's good, isn't it? <b>But with the research, the checking of the fine print, and all that time you spend on hold, doesn't it take a long time?</b></i></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><b>CHOOSI PRESENTER:</b> <i>That's why a lot of people put it off, but Choosi is an insurance comparison service, so they do all that hard work for you.</i></p> <p><b>HOST:</b> <i>Gee that's good, tell us about that.</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Choosi make it easy for you to choose the right life insurance policy for you. Choosi's team of Choosers <b>research and compare policies from a range of trusted brands to help you choose the right life insurance cover that suits your needs and your budget.</b> ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... You pay the same amount as you would if you went directly to an insurer. ...</i></p>	
9.	COS.0022.0001.0963	28/10/2019 to 26/04/2020	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> <i>... In fact, this incident actually prompted her to do something she hadn't thought to do before and she made a really important phone call to Choosi, the insurance comparison service, and organised her life insurance, and all it took was one phone call, and now she's got it all sorted.</i></p> <p><b>HOST:</b> <i>Only one phone call! Gee that's good peace of mind, isn't it? A lot better than those hours of researching and then waiting on hold like you normally do.</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Yeah look that's right, it was just one simple phone call and it was all organised. Choosi's team of Choosers are there to research and <b>compare policies from a range of trusted brands to help you find the right life insurance cover for you.</b> They just ask a few questions and then they shortlist</i></p>	Life Comparison Representation



#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><i>the policies for you, so that best fit your criteria.</i></p> <p><b>HOST:</b> <i>Gee that's good, isn't it? So the Choosers sort through the life insurance policies and help find one that suits you, your family and, of course, your budget?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Exactly ...</i></p>	
10.	COS.0022.0001.0965	13/01/2020 to 19/04/2020	The Daily Edition (Channel 7)	<p><b>CHOOSI PRESENTER:</b> <i>... And with Choosi, all it takes is just one phone call. Choosi has a team of friendly specialists, and they're called Choosers, who <b>research and compare policies from a range of trusted brands to help you find the right insurance cover for you.</b></i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... The Choosi comparison service doesn't cost a cent, and you pay the same amount as you would if you went directly to an insurer.</i></p> <p>...</p> <p><b>HOST:</b> <i>... But what about all the paperwork and the medical tests that a lot of insurers seem to ask for?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, nobody's got time for that. So with Choosi there are no complicated forms to fill in, there are no blood tests, and there's no invasive medical tests either.</i></p>	Life Comparison Representation
11.	COS.0022.0001.0966	20/04/2020 to 16/08/2020	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> <i>... Choosi is an insurance comparison service and all you have to do is give them a call ... and <b>one of their Choosers will help you research and compare a range of life insurance policies from trusted brands to help you find the</b></i></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><i>right cover for you.</i></p> <p><b>HOST:</b> <i>Great, in just one phone call, huh? But it normally takes forever to do that sort of legwork?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, Choosi has a friendly team of Choosers who know life insurance inside out. All they have to do is ask a few questions and then they'll shortlist options that fit your criteria so you can choose cover to fit your budget and your needs.</i></p> <p><b>HOST:</b> <i>Now the Choosi Choosers, huh? So these Choosers help sort through life insurance policies and eliminate any that won't work for me and my family?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Yeah exactly. ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... The Choosi insurance comparison service is free to use, and you pay the same amount for your policy as you would if you went directly to an insurer.</i></p>	
12.	COS.0022.0001.0967	20/04/2020 to 26/04/2020	The Daily Edition (Channel 7)	<p><b>HOST:</b> <i>... But what stops people from doing something as important as getting life insurance?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, look I'm no psychologist, but there's definitely a barrier. I think many people believe that it's just too hard to find a good deal on life insurance. You know, the thought of having to sit on the phone for hours, trawl through websites with pages of complicated information, then try and compare what you found out <b>from different providers</b>. It's really just too offputting!</i></p> <p>...</p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><b>CHOOSI PRESENTER:</b> ... I'm going to let you in on a little secret—you don't have to do any of that work.</p> <p><b>HOST:</b> Really? But the financial security of my family when I'm gone is important to me, so I'd want to make sure I found the best policy I could.</p> <p><b>CHOOSI PRESENTER:</b> Well, that's where Choosi comes in. Choosi has a team of Choosers who can help you <b>research and compare policies from a range of trusted brands to help you find the right life insurance cover for you</b>. All you need to do is give Choosi a call. They'll ask a few questions, then they'll shortlist options that fit your criteria so that you can choose cover to fit your budget and needs.</p> <p><b>HOST:</b> Ok, so they filter out all policies that aren't a good fit, that's the hardest part taken care of. But how do I know which one to pick from the shortlist?</p> <p><b>CHOOSI PRESENTER:</b> Well, the Choosers don't just filter out the options that aren't right for you, they also chat with you about the options that are right for you...</p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> ... The Choosi service doesn't cost a cent, and you pay the same amount for your policy as you would if you went directly to an insurer.</p>	
13.	COS.0022.0001.0968	27/04/2020 to 16/08/2020	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> ... Choosi is an insurance comparison service and all you have to do is give them a call ... and <b>one of their Choosers will help you research and compare a range of life insurance policies from trusted brands to help you find the</b></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><i>right cover for you.</i></p> <p><b>HOST:</b> <i>Great, in just one phone call, huh? But it normally takes forever to do that sort of legwork?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, Choosi has a friendly team of Choosers who know life insurance inside out. All they have to do is ask a few questions and then they'll shortlist options that fit your criteria so you can choose cover to fit your budget and your needs.</i></p> <p><b>HOST:</b> <i>Now the Choosi Choosers, huh? So these Choosers help sort through life insurance policies and eliminate any that won't work for me and my family?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Yeah exactly. ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... The Choosi insurance comparison service is free to use, and you pay the same amount for your policy as you would if you went directly to an insurer.</i></p>	
14.	COS.0022.0001.0970	17/08/2020 to 13/12/2020	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> <i>... Choosi is an insurance comparison service. We have a friendly team that we call Choosers who will help you <b>compare a range of life insurance policies from trusted brands</b> so you can choose which one suits your needs.</i></p> <p>...</p> <p>...</p> <p><b>HOST:</b> <i>... [B]ut surely all this convenience has got to come at a cost, and if we're talking about money, it's probably not something we want to pay extra for.</i></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<b>CHOOSI PRESENTER:</b> <i>No, guess again—with Choosi you get to compare, choose, and apply for a policy for free. You don't pay for the comparison service and you pay the same price as going direct to the insurer.</i>	
15.	COS.0022.0001.0972	14/12/2020 to 31/01/2021	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> <i>... Because of all the decisions we have to make and having lots of choice for just about everything these days, seven out of ten people say they experience information overload, and only one in ten strongly agree that having more choice has made their life better. But, that is where the <b>Choosi insurance comparison service can really help.</b></i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... [T]hey can help you compare, choose and apply for life insurance over the phone and it is all in one simple phone call. So, <b>instead of spending hours trying to compare different options from different providers on your own, Choosi can save you time and effort by comparing a range of policies from trusted life insurance brands,</b> so you can make an informed decision and you can choose one that suits your family's needs.</i></p> <p><b>HOST:</b> <i>Very good, and does the service cost extra?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Actually, no it doesn't, Jamie. The Choosi insurance comparison service is completely free to use, which is great. And you pay the same amount for your insurance as you would if you went directly to the insurer.</i></p>	Life Comparison Representation
16.	COS.0022.0001.0973	14/12/2020 to 18/04/2021	10 Play (Channel 10)	<b>CHOOSI PRESENTER:</b> <i>... Looking for a life insurance policy, look it can be stressful if you do it the hard way and <b>spend hours trying to decipher all the information from different providers on your own.</b> There is just so much out there, the number of options can be</i>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><i>really overwhelming. But <b>Choosi's insurance comparison services makes it simple.</b> ...</i></p> <p>...</p> <p><b>HOST:</b> ... <i>Now Choosi's team of Choosers, I like that. But how do they know what type of life insurance policy I'm looking for?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well that's a good question. When you call and speak to a Chooser, they'll ask you some simple questions ... Then they find the policies from a range of <b>trusted life insurance brands</b> that fit your criteria. ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> ... <i>The Choosi insurance comparison service is completely free to use and there are no hidden markups either. You actually pay the same amount as you would if you went directly to the insurer. ...</i></p>	
17.	COS.0022.0001.0974	01/02/2021 to 18/04/2021	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> ... <i>Because of all the decisions we have to make and having lots of choice for just about everything these days, seven out of ten people say they experience information overload, and only one in ten strongly agree that having more choice has made their life better. But, that is where the <b>Choosi insurance comparison service can really help.</b></i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> ... <i>[T]hey can help you compare, choose and apply for life insurance over the phone and it is all in one simple phone call. So, <b>instead of spending hours trying to compare different options from different providers on your own, Choosi</b></i></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><b>can save you time and effort by comparing a range of policies from trusted life insurance brands</b>, so you can make an informed decision and you can choose one that suits your family's needs.</p> <p><b>HOST:</b> Very good, and does the service cost extra?</p> <p><b>CHOOSI PRESENTER:</b> Actually, no it doesn't, Jamie. The Choosi insurance comparison service is completely free to use, which is great. And you pay the same amount for your insurance as you would if you went directly to the insurer.</p>	
18.	COS.0022.0001.0975	19/04/2021 to 01/08/2021	The Morning Show (Channel 7)	<p><b>CHOOSI PRESENTER:</b> ... Taking steps to ensure your loved ones are protected is a natural response in uncertain times, and that's where Choosi's comparison service comes in—to help <b>compare life insurance policies from trusted brands</b> that can help you and your family feel much more secure.</p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> Well, getting life insurance can be complicated, if you keep doing it on your own. So clicking back and forth between websites, and <b>spending hours on the phone to different providers</b>, it can be really overwhelming. But the Choosi insurance comparison service makes this process simple by helping you <b>compare, choose and apply for a life insurance policy from a range of brands</b>, and it's all in one easy phone call.</p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> ... Choosi is a free comparison service and there are no hidden mark-ups either. You pay the same amount as you would if you went directly to the insurer.</p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
19.	COS.0022.0001.0976	19/04/2021 to 01/08/2021	Studio 10 (Channel 10)	<p><b>HOST:</b> ... <i>[T]here's one problem you haven't mentioned: there are so many options for life insurance. I mean, how do we know which insurer offers the best policy for our needs?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, that's where Choosi can help. Now, we all have busy lives and nobody has the time or, let's face it, the desire to <b>spend hours trawling through pages of information from different providers</b>. So, Choosi makes it easy to compare, choose and apply for life insurance all in the one phone call.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> ... <i>When you give Choosi a ring, you'll get to chat to Choosi's team of Choosers. ... Then what they'll do is, <b>they'll find policies from a range of trusted life insurance brands</b> that fit your criteria. ...</i></p> <p><b>HOST:</b> <i>That could really help take the stress out of finding the right life insurance policy, couldn't it? But how much is that peace of mind going to set me back?</i></p> <p><b>CHOOSI PRESENTER:</b> ... <i>The Choosi insurance comparison service is completely free to use and there are no hidden markups either, so you pay the same amount as you would if you went directly to the insurer.</i></p>	Life Comparison Representation
20.	COS.0022.0001.0977	24/05/2021 to 26/09/2021	Today Extra (Channel 9)	<p><b>CHOOSI PRESENTER:</b> ... <i>[W]e are certainly faced with a lot of choices that can be hard to make. For example, have you ever watched someone just stand in front of an open fridge for minutes at a time trying to decide what to eat?</i></p> <p><b>HOST:</b> <i>Certainly have, yes.</i></p>	Life Comparison Representation



#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><b>CHOOSI PRESENTER:</b> Yeah, that's called analysis paralysis ... This occurs when we have too many options that are confusing or hard to compare. It also happens when we don't have anyone to talk things over with. For instance, we know that most Australians understand how important life insurance is, but the huge number of different options can really make it hard to decide. ...</p> <p><b>HOST:</b> ... I mean, there's a huge amount of information to sort through, so many different options as well, it can make it challenging to find the best policy for your needs, right?</p> <p><b>CHOOSI PRESENTER:</b> Exactly, but that's where the Choosi insurance comparison service comes in.</p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> ... When you call and speak to the team, they do all the hard work for you. First, they'll ask a few simple questions ... And then they'll find policies that fit your criteria and compile them into a short-list. And once they have done that, they'll take time to talk through the quotes with you ... And through this process you can make <b>an informed decision on which trusted insurance brand</b> offers the right life insurance solution for you. ...</p> <p><b>HOST:</b> Good stuff. Now, do they go over important details, Mel, like the features, the optional extras that are included in each policy?</p> <p><b>CHOOSI PRESENTER:</b> Absolutely, because not everyone has the time or patience to sort through all those details on their own. <b>Choosi takes the hassle out of searching through providers</b> and narrows down the options to help you find the policies that best suits your needs. ...</p>	

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p>...</p> <p><b>CHOOSI PRESENTER:</b> ... <i>The Choosi comparison service is completely free and you pay the same amount as you would if you went directly to the insurer. ...</i></p>	
21.	COS.0022.0001.0978	05/07/2021 to 26/09/2021	Today Extra (Channel 9)	<p><b>CHOOSI PRESENTER:</b> <i>We all lead busy lives and reading through pages of information on <b>products from different insurance providers</b> can be exhausting and complicated. Choosi is a comparison service that helps make it easy to compare, choose and apply for funeral insurance all in the one phone call.</i></p> <p>...</p> <p><b>HOST:</b> ... <i>But there are so many options for funeral insurance out there, Rosie. How on earth do you know which one to choose?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>That's true. Well, Paul, that's where Choosi can really help. When you give Choosi a ring, you'll chat to one of their Choosers, their friendly customer service team members. They'll ask you few simple questions, then they'll come up with range of funeral insurance options that you can choose from.</i></p> <p><b>HOST:</b> <i>Great, so they can help eliminate anything that I might not feel is right for me right from the get-go, I mean that's a real time saver, isn't it?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Totally is, that's right. ...</i></p> <p>...</p> <p><b>HOST:</b> ... <i>Tell us, Rosie: how much is all this help going to cost?</i></p>	Funeral Comparison Representation Alternative Funeral Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><b>CHOOSI PRESENTER:</b> <i>Paul, not a cent!</i></p> <p><b>HOST:</b> <i>Ok.</i></p> <p><b>CHOOSI PRESENTER:</b> <i>The Choosi comparison service is completely free; you pay the same amount as you would if you went directly to the insurer.</i></p>	
22.	COS.0022.0001.0979	02/08/2021 to 26/09/2021	The Morning Show (Channel 7)	<p><b>HOST:</b> <i>Yeah look and I agree, life insurance sounds like the responsible thing to do. But there's just so many options, I mean, where do you start?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, that's where Choosi can help. Choosi is a free insurance comparison service that makes it easy to compare, choose and apply for life insurance all in the one phone call. All you need to do to get started is pick up the phone and just give them a call. You'll get to chat to Choosi's team of Choosers ... They'll ask you a few simple questions ... Now they use that information to make a short-list of <b>suitable options from a range of trusted brands</b> to help you choose the right policy from that short-list ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... Choosi is a free comparison service and there are no markups either. You pay the same amount as you would if you went directly to the insurer.</i></p>	Life Comparison Representation
23.	COS.0022.0001.0980	02/08/2021 to 26/09/2021	Studio 10 (Channel 10)	<p><b>CHOOSI PRESENTER:</b> <i>... Choosi's recent Choosi Dollar Report found that only 41% of Australians have their life insurance sorted out. And with <b>so many different providers</b>, you can see how it would be hard to organise all on your own.</i></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><b>HOST:</b> <i>It certainly seems that way, I mean, with so many different options out there, how do we know which insurance policy best suits our needs?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, Kate, that's where Choosi can help. Choosi is an insurance comparison service that's designed to make it easy to compare, choose and apply for life insurance. ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... When you call Choosi, you will be put through to their team of Choosers. ... They'll start by asking a few questions ... Now what they'll do next is they'll find policies from a <b>range of trusted life insurance brands</b> that fit your criteria and help you compare the options.</i></p> <p><b>HOST:</b> <i>That's great. It can be so confusing clicking around from site to site –</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Exactly!</i></p> <p><b>HOST:</b> <i>– trying to understand the differences between insurance products on your own. Having Choosi help compare the policies will certainly help make the comparison process much easier.</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Exactly, Kate. ...</i></p> <p>...</p> <p><b>HOST:</b> <i>Ok, but does it cost more to use Choosi?</i></p>	

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<b>CHOOSI PRESENTER:</b> <i>No not at all, there are no markups when you choose a policy through Choosi. You actually pay the same amount as you would if you went directly to the insurer.</i>	
24.	COS.0022.0001.0981	27/09/2021 to 12/12/2021	The Morning Show (Channel 9)	<p><b>HOST:</b> <i>Yeah look and I agree, life insurance sounds like the responsible thing to do. But there's just so many options, I mean, where do you start?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>Well, that's where Choosi can help. Choosi is a free insurance comparison service that makes it easy to compare, choose and apply for life insurance all in the one phone call. All you need to do to get started is pick up the phone and just give them a call. You'll get to chat to Choosi's team of Choosers ... They'll ask you a few simple questions ... Now they use that information to make a short-list of <b>suitable options from a range of trusted brands</b> to help you choose the right policy from that short-list ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... Choosi is a free comparison service and there are no markups either. You pay the same amount as you would if you went directly to the insurer.</i></p>	Life Comparison Representation
25.	COS.0022.0001.0983	12/12/2021 to 03/04/2022	The Morning Show (Channel 9)	<p><b>CHOOSI PRESENTER:</b> <i>... Now we know life insurance is a way to protect our family and prepare for the unexpected. But it can be a real hassle to find the right policy. That's where Choosi comes in. Choosi is a free insurance comparison service that makes it easy to compare, choose and apply for life insurance all in one phone call.</i></p> <p>...</p> <p><b>HOST:</b> <i>Well, that does sound very easy. Now, certainly much easier than trying to click through multiple websites and <b>contact all those different providers</b> all on your own.</i></p>	Life Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p><b>CHOOSI PRESENTER:</b> <i>Exactly.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... So, when you call Choosi, you'll chat to one of our friendly customer service team members. We actually call them Choosi's team of Choosers.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>The Chooser you chat to will ask a few simple questions ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... [O]nce the Chooser has this information, <b>they'll find policies from a range of trusted insurance brands that fit your criteria.</b> Then they'll talk through these options with you and this helps you make an informed decision about which policy to go with. ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>... So, when you get a policy through Choosi, you pay the same amount as you would if you went directly to the insurer.</i></p>	
26.	COS.0022.0001.0984	15/01/2024 to 26/01/2024	The Morning Show (Channel 9)	<p><b>CHOOSI PRESENTER:</b> <i>... And there's so much out there that the number of options can be really overwhelming. But that's where Choosi comes in. Choosi is a free comparison service that makes it easy to compare, choose and apply for funeral insurance all in one</i></p>	<p>Funeral Comparison Representation</p> <p>Alternative Funeral Comparison Representation</p>

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
				<p>phone call. ...</p> <p><b>HOST:</b> Yeah, does sound easy. <b>Certainly much easier than trying to contact all of the different providers on your own.</b> You mentioned this is a free comparison service, right?</p> <p><b>CHOOSI PRESENTER:</b> It is. When you call Choosi, you'll chat to one of our friendly team members. We call them Choosi's team of Choosers.</p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> The Chooser you chat to will ask a few simple questions ... then they'll come up with range of funeral insurance options that you can choose from.</p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> ... [O]nce the Chooser has this information, they'll find policies from <b>a range of trusted insurance brands</b> that may fit your criteria. Then they'll talk through these options with you. This helps you make an informed decision about which policy to go with. ...</p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> Plus, when you get a policy through Choosi, you pay the same amount as you would if you went directly to the insurer. ...</p>	
27.	COS.0022.0001.0985	5/02/2024 to	Today Extra (Channel 9)	<b>CHOOSI PRESENTER:</b> ... Now we know funeral insurance can help make sure you have a dignified send off at the end of your life	Funeral Comparison Representation

#	Document ID	Period of broadcast	Program	Illustrative statements made in advertisement	Representations conveyed
		16/02/2024		<p><i>without putting a financial strain on your loved ones. But it can be a real hassle to find the right policy. That's where Choosi comes in! Choosi is a free comparison service that makes it easy to compare, choose and apply for funeral insurance all in one phone call. ...</i></p> <p><b>HOST:</b> <i>Well, it does sound easy, Jackie, certainly much easier than trying to click through multiple websites and contact <b>the different providers</b> on your own, and you mentioned that this is a free comparison service, yeah?</i></p> <p><b>CHOOSI PRESENTER:</b> <i>It is. When you call Choosi, you will chat to one of our friendly team members. We call them Choosi's team of Choosers.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>The Chooser you chat to will ask a few simple questions ... Then they'll come up with range of funeral insurance options that you can choose from.</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>Well, once the Chooser has this information, they'll find policies from <b>a range of trusted insurance brands</b> that fit your criteria. Then, they'll talk through these options with you. This helps you make an informed decision about which policy to go with. ...</i></p> <p>...</p> <p><b>CHOOSI PRESENTER:</b> <i>When you get a policy through Choosi, you pay the same amount as you would if you went directly to the insurer. ...</i></p>	Alternative Funeral Comparison Representation



### 3. SOCIAL MEDIA ADVERTISEMENTS

#	Document ID	Period of publication	Medium	Illustrative statements made in advertisement	Representations conveyed
1.	COS.0025.0001.0004 at .0027	10/08/2022 to 11/08/2022	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation
2.	COS.0025.0001.0004 at .0023	10/08/2022 to 31/10/2022	Facebook	<i>Looking for life insurance? Compare quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation
3.	COS.0025.0001.0032	10/08/2022 to 31/10/2022	Facebook	<i>Looking for life insurance? Compare quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation
4.	COS.0025.0001.0035	10/08/2022 to 31/10/2022	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation
5.	COS.0025.0001.0004 at .0019	11/08/2022 to 31/10/2022	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
6.	COS.0025.0001.0004 at .0015	03/10/2023 to 12/12/2023	Facebook	<i>Looking for life insurance? Compare quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
7.	COS.0025.0001.0004 at .0010	03/10/2023 to 12/12/2023	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
8.	COS.0025.0001.0035	03/10/2023 to 12/12/2023	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation

#	Document ID	Period of publication	Medium	Illustrative statements made in advertisement	Representations conveyed
9.	COS.0025.0001.0004 at .0021	03/10/2023 to 12/12/2023	Facebook	<i>Looking for life insurance? Compare quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
10.	COS.0025.0001.0032	03/10/2023 to 12/12/2023	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
11.	COS.0025.0001.0004 at .0005	04/10/2023 to 13/12/2024	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
12.	COS.0025.0001.0004 at .0007	04/10/2023 to 17/03/2025	Facebook	<i>Looking for life insurance? Compare quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
13.	COS.0025.0001.0036	04/10/2023 to 25/07/2024	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
14.	COS.0025.0001.0035	04/10/2023 to 13/12/2024	Facebook	<i>Compare life insurance cover options with benefits from \$100k up to \$1.5m. Request quotes <b>from a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
15.	COS.0025.0001.0032	04/10/2023 to 13/12/2024	Facebook	<i>Looking for life insurance? Compare quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation
16.	COS.0025.0001.0032	17/12/2024 to current	Facebook	<i>Looking for life insurance? Compare quotes from <b>a range of leading life insurance brands now.</b></i>	Life Comparison Representation Alternative Life Comparison Representation