

## NOTICE OF FILING

### Details of Filing

Document Lodged:	Concise Statement
Court of Filing	FEDERAL COURT OF AUSTRALIA (FCA)
Date of Lodgment:	22/10/2024 9:45:52 AM AEDT
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File Number:	NSD1487/2024
File Title:	AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION v QBE INSURANCE (AUSTRALIA) LIMITED ACN 003 191 035
Registry:	NEW SOUTH WALES REGISTRY - FEDERAL COURT OF AUSTRALIA



*Sia Lagos*

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.



## Concise Statement

No. of 2024

Federal Court of Australia  
District Registry: New South Wales  
Division: General

### Australian Securities and Investments Commission

Plaintiff

**QBE Insurance (Australia) Limited** (ACN 78 003 191 035)

Defendant

### A. INTRODUCTION

1. The Defendant (**QBE**) is an Australian insurer. It is a member of the QBE Insurance Group of companies, which is Australia's largest international general insurance and reinsurance group, and one of the largest insurers and reinsurers in the world.
2. The Plaintiff (**ASIC**) alleges that, between at least 1 July 2017 and 24 September 2022 (**Relevant Period**), QBE engaged in conduct that was liable to mislead the public as to the manner in which discounts offered by it would apply to premiums payable by customers for QBE's general insurance products in contravention of s 12DF(1) of the *Australian Securities and Investments Commission Act 2001* (Cth) (the **ASIC Act**), and QBE made false or misleading representations with respect to the price of financial services; that services were of a particular value and/or have benefits; and concerning the existence or effect of a right, in contravention of s 12DB(1) of the ASIC Act.

### B. THE IMPORTANT FACTS GIVING RISE TO THE CLAIM

#### Background

3. During the Relevant Period, QBE offered commercial and private customers a range of general insurance products, including householder (building and/or contents for residential, strata and landlord), motor (commercial and private), motorcycle, caravan, farm and marine (pleasurecraft) (**QBE Insurance Products**). In offering these products, QBE made statements promising discounts to the premium otherwise payable for QBE Insurance

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Filed on behalf of (name & role of party) Australian Securities and Investments Commission, plaintiff

Prepared by (name of person/lawyer) Nick Kelton, Lawyer, ASIC / Nat Colbert, Lawyer, ASIC

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Products (**Discounts**). A description of each of these Discounts is set out in **Schedule 1** to this Concise Statement.

4. QBE's statements about the Discounts were made in product disclosure statements and/or supplementary product disclosure statements (together, **QBE PDSs**), and/or letters and notices sent to customers to renew their QBE Insurance Products (**Renewal Notices**).

### **Calculating premiums**

5. In calculating the premium that a customer was to pay for QBE Insurance Products, QBE applied two relevant pricing mechanisms during the Relevant Period:
  - a. **Minimum Premium Mechanism**: which was an adjustment made to the premium to ensure it was at or above the lowest retail premium (in dollar terms) that QBE was prepared to accept from a customer to insure a particular risk; and
  - b. **Cupping Mechanism** (also known as 'collaring'): which involved the application of a pricing algorithm at the renewal of an insurance policy to limit the extent of any reduction (in percentage terms) in the premium compared to the expiring premium. Cupping operated in conjunction with the **Capping Mechanism**, which limited the extent of premium increases on renewal,  
  
(together, the **Pricing Mechanisms**).
6. During the Relevant Period, the Pricing Mechanisms and Discounts formed part of QBE's process for calculating the premium payable by a customer for QBE Insurance Products. In broad terms, and subject to some variation, that process involved calculating:
  - a. a *base premium*, calculated having regard to various matters in relation to the category of risk, the characteristics of the customer and product options selected by the customer;
  - b. a *book premium*, calculated by applying any applicable Discounts;
  - c. a *capped/cupped premium*, calculated by applying the Capping and Cupping Mechanisms to the book premium (where the book premium was outside the cap maximum or cup/collar minimum premium range);
  - d. a *retail premium*, calculated by applying further adjustments, including (where applicable) the Minimum Premium Mechanism; and

- e. the *final premium*, calculated by adding applicable government levies, charges and taxes to the retail premium.
7. The practical effect of applying the Pricing Mechanisms *after* the Discounts was that the value of the Discounts was reduced (including to nil) in certain circumstances.
8. During the Relevant Period, QBE knew that the Pricing Mechanisms were applied after the Discounts and that, as a result, they operated to reduce the value of Discounts in certain circumstances.

### **Statements in QBE PDSs**

9. During the Relevant Period, QBE PDSs were:
  - a. published by QBE on its website (<https://www.qbe.com/au>) and on a document library page for insurance brokers (<https://www.qbe.com/au/brokers>); and
  - b. provided by QBE to current and prospective customers by post and/or email.
10. **Schedule 2** to this Concise Statement contains 69 example QBE PDSs published and provided by QBE during the Relevant Period in relation to QBE Insurance Products to which QBE applied one or both of the Pricing Mechanisms.

### PDS Premium Statements

11. During the Relevant Period, some QBE PDSs included a statement to the effect that, when calculating the premium for a QBE Insurance Product, QBE takes into account a number of specified factors (**PDS Premium Statements**). The factors specified in the PDS Premium Statements differed between QBE PDSs but typically included Discounts to which the customer may be eligible.
12. An example PDS Premium Statement is below [CHV.050.001.0003]:

### The cost of your Policy

Premium is what you pay us for this Policy and it's made up of the amount we've calculated for the risk and any taxes and government charges.

When calculating your premium we take a number of factors into account, including:

- Your sum insured
- The address where your home unit is
- Where your contents are (if you insured them with us)
- Your insurance and claims history, including any claim experience bonus you may be entitled to
- Security features of your home unit
- The construction and age of your home unit
- Optional benefits selected by you
- Excesses
- Whether you choose to pay your premium annually or by instalments

13. Examples of QBE PDSs published during the Relevant Period that included PDS Premium Statements are identified at items 1-26, 30-31, 35-58 and 63-69 of Schedule 2.

### PDS Discount Statements

14. During the Relevant Period, some QBE PDSs included statements to the effect that certain eligible Discounts reduced the premium otherwise payable by customers (**PDS Discount Statements**).
15. PDS Discount Statements were typically included in a section of the QBE PDS titled 'Ways to reduce your premium' or 'How to reduce your premium'. An example PDS Discount Statement is below [CHV.006.001.0011]:

How to reduce your premium	
Discount	How to get it
Choose a higher excess	Choose to pay a higher excess.
Pay your premium up front	Pay your annual premium up front rather than in instalments.
Claims experience bonus	<p>Have a good claims history at the site.</p> <p>If you're eligible for our bonus, we'll move you up one (1) level for each year you remain claim free up to our maximum level (Level 5).</p> <p>If you make a claim, your claims experience bonus will be recalculated based on the number of claims you make.</p>
Increase your security	Install security measures above our minimum requirements.
Retirees discount	<p>If you're retired and no longer working full time, we'll give you a retirees discount.</p> <p>You'll need to contact us and advise us once you become eligible for this discount. If you become eligible during the period of insurance, your retirees discount will be applied to your next renewal.</p>
Thanks for being a QBE customer	Renew your Policy with us every year. The discount will increase each year, up to our maximum.

16. Examples of QBE PDSs published during the Relevant Period that included PDS Discount Statements are identified at items 13-20, 24-26, 30-32, 35-40, 44-48, 50, 56-57, 60-61, 63-64, 66 and 68-69 of Schedule 2.

#### PDS No Claim Discount Statements

17. During the Relevant Period, some QBE PDSs included more detailed information about the No Claim Discount (**PDS No Claim Discount Statements**).

18. The PDS No Claim Discount Statements typically included a general description of the discount in terms relevantly similar to the following three examples:

- a. You may qualify for a No Claim Discount when you have a good claims history and purchase a Comprehensive Policy. The No Claim Discount is a discount we apply to the premium we calculate before optional extras, government charges as well as adjustments based on how long you have continuously held your Policy for your Vehicle with us and the voluntary excess amount you choose. [CHV.001.001.0468]

- b. If your vehicle is insured for comprehensive cover and you do not have a claim, we apply a discount off your next year's renewal premium. This reward is called the 'No claim discount'.

The more 'claim free' years that you have, the greater the percentage of discount, until you reach the maximum level of discount after five (5) years. Even if you have a claim where your no claim discount would be affected, you may not lose all of your no claim discount... [CHV.001.001.0441]

- c. We reward you with a No claim bonus when you have held insurance for your caravan and have a good claims history. The No claim bonus is a discount we apply to your premium...If you don't make any claims during the preceding period of insurance, your No claim bonus will be increased by up to 10% at renewal. This will continue until you reach our highest discount of up to 25%. [CHV.001.001.0751]

19. PDS No Claim Discount Statements also typically described 'levels' or 'ratings' which corresponded to an applicable percentage discount, in terms relevantly similar to the following example [CHV.001.001.0468]:

No Claim Discount Levels	Discount
Rating 1, 5 years claim free	Up to 60%
Rating 2, 4 years claim free	Up to 50%
Rating 3, 3 years claim free	Up to 40%
Rating 4, 2 years claim free	Up to 30%
Rating 5, 1 year claim free	Up to 20%
0 years claim free	0%

20. Examples of QBE PDSs published during the Relevant Period that included PDS No Claim Discount Statements are identified at items 1-4, 6-14, 16-19, 21-37, 41-43, 49-53, 55, 57-62, 64-65, and 69 of Schedule 2.

#### PDS Loyalty Discount Statements

21. During the Relevant Period, some QBE PDSs included more detailed information about the Loyalty Discount (**PDS Loyalty Discount Statements**).
22. The PDS Loyalty Discount Statements typically included a general description of the discount in terms such as 'On renewal you will receive a loyalty discount which increases each year until a maximum discount is reached after seven (7) years' [CHV.001.001.0458].
23. Examples of QBE PDSs published during the Relevant Period that included PDS Loyalty Discount Statements are identified at items 7, 11 and 62 of Schedule 2.

#### PDS Nominated Driver Discount Statements

24. During the Relevant Period, some QBE PDSs included more detailed information about the Nominated Driver Discount (**PDS Nominated Driver Discount Statements**).
25. The PDS Nominated Driver Discount Statements typically included a description of the discount in terms relevantly similar to the following example [CHV.001.001.0555]:

<p><b>Driver option for comprehensive cover</b>  <b>30 plus nominated driver comprehensive cover</b></p> <p>If you choose this option, we will calculate your premium on the basis that your car will be driven by no more than two (2) nominated drivers who are thirty (30) years of age or over. The drivers you nominate will be listed on your Policy Schedule.</p>
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26. Examples of QBE PDSs published during the Relevant Period that included PDS Nominated Driver Discount Statements are identified at items 13-20, 50, 56, and 66 of Schedule 2.

PDS Higher Excess Discount Statements

27. During the Relevant Period, some QBE PDSs included more detailed information about the Higher Excess Discount (**PDS Higher Excess Discount Statements**).

28. The PDS Higher Excess Discount Statements were typically included in a section with a title such as ‘What Excesses You May Have To Pay’ or ‘Payment of Excesses’ and typically included a description of the discount in terms relevantly similar to the following example [CHV.038.001.0024]:

**Section 4: What Excesses You May Have To Pay**  
An excess is the amount which you have to pay *each* time you make a claim. Each excess is printed on the schedule. If following an incident, more than one excess applies, you will have to pay the *total of all* the excesses that apply to you.

[...]

plus, you may have to pay a:

- **voluntary excess** which is one that you have elected to have.

**This excess is taken to reduce premium.**

29. Examples of QBE PDSs published during the Relevant Period that included PDS Higher Excess Discount Statements are identified at items 5, 14, 41, 54-55 and 64-68 of Schedule 2.

PDS Pricing Matters

30. None of the QBE PDSs included in Schedule 2 referred to any of the following matters:
- a. the Pricing Mechanisms;
  - b. that the application of the Pricing Mechanisms may operate to negate some or all the value of the Discounts;
  - c. that the customer may not receive some or all of their eligible Discounts,



**(PDS Pricing Matters).**

**Statements in Renewal Notices**

- 31. During the Relevant Period, QBE provided Renewal Notices to customers inviting them to pay a renewal premium to keep the QBE Insurance Product.
- 32. Renewal Notices were prepared by QBE using one of three QBE policy administration systems: the 'Guidewire' system (**Guidewire Notices**); the 'Anubis' system (**Anubis Notices**); and the 'Evolve' system (**Evolve Notices**).
- 33. **Schedule 3** to this Concise Statement contains 38 example Renewal Notices provided by QBE to customers during the Relevant Period.

Renewal Discount Statements

- 34. During the Relevant Period, QBE provided Renewal Notices to customers which included statements about the savings that had been calculated or applied by QBE (and which would be enjoyed by the customer on renewal of the policy) based on specified eligible Discounts (**Renewal Discount Statements**).
- 35. Example Renewal Discount Statements included in Guidewire Notices are set out below [CHV.057.001.0352]:

Plus, the 'Your Savings' section in the enclosed Renewal Schedule details any further discounts you'll enjoy.

[...]

<b>Your savings</b>	
Thanks for being a QBE customer	\$241.64
Over 50 seniors	\$378.57
QBE shareholder discount	\$340.72
<b>Total you have saved</b>	<b>\$960.93</b>

[...]

<b>Your savings</b>	
Thanks for being a QBE customer	\$241.64
Over 50 seniors	\$378.57
QBE shareholder discount	\$340.72
<b>Total savings</b>	<b>\$960.93</b>

[...]

<b>Premium breakdown</b>	
Premium including savings	\$3,193.40
GST	\$319.34
Stamp Duty	\$351.27
<b>Total premium</b>	<b>\$3,864.01</b>

[...]

<b>Schedule of Endorsements</b>
Your policy includes the following endorsements for this home that are changes to your policy wording. They should be read in conjunction with your PDS.
<u>Seniors Discount</u>
We've applied a discount to your premium to recognise you as one of our valued senior customers.

36. An example Renewal Discount Statement included in an Anubis Notice is set out below [CHV.065.001.0002]:

<b>Schedule of Endorsements</b>
Your policy includes the following endorsements that are changes to your policy wording and should be read together with your policy wording. We've also listed the discounts you are currently receiving. Words in <b>bold</b> are defined words in the policy.
<u>N3. Over 50 Seniors Discount</u>
In recognition of your status, as one of our valued senior customers, <b>we have provided you a specially discounted premium on your policy.</b>

37. An example Renewal Discount Statement included in an Evolve Notice is set out below [CHV.065.001.0043]:

<b>MULTI POLICY DISCOUNT</b>
We have given you a discount for having multiple policies insured with us.

38. Examples of Renewal Notices that include Renewal Discount Statements are identified at items 1, 3-5, 7, 9, and 11-38 of Schedule 3.

#### Renewal No Claim Discount Statements

39. Some Guidewire, Anubis and Evolve Notices referred to customers' 'Claims experience bonus', 'No claim bonus level' or 'No Claim Bonus', which was typically presented as a level

or rating (e.g. 'Level 1' or 'Maximum'), number of years (e.g. '2 years') or percentage (e.g. 50%) (**Renewal No Claim Discount Statements**).

40. An example Renewal No Claim Discount Statement in a Guidewire Notice is set out below in the red box added by ASIC [CHV.065.001.0055]:

Your cover details	
<b>Cover type</b> Building and Contents	<b>Policy options you have chosen</b> <input checked="" type="checkbox"/> Accidental loss or damage to your building
<b>Claims experience bonus</b> Maximum	
<b>Sum insured</b>	
Building	\$456,117.00
Contents	\$113,622.00
<b>High risk item limits</b>	
Specified contents	No items specified
You can claim up to a maximum of \$22,700.00 for high risk items for any one claim. Limits also apply to individual items and collections unless you have listed them as a specified contents item. You haven't listed any specified contents items. Refer to your PDS for more information.	
<b>Legal liability</b>	
\$30 million	

41. An example Renewal No Claim Discount Statement in a redacted Anubis Notice is set out below in the red box added by ASIC [CHV.065.001.0002]:

Caravan Insurance Summary																																																													
<b>Insured Name</b>	[REDACTED]																																																												
<b>Policy Type &amp; Use</b>	Comprehensive – Private Use																																																												
<b>Sum Insured</b>	[REDACTED]																																																												
<b>Your Vehicle Details</b>	1TDH218 1994 JAYCO DISCOVERY WINDUP 14 FOOT																																																												
<b>No Claim Bonus</b>	2 years																																																												
<b>Legal Liability</b>	\$30 million																																																												
<b>Financier</b>	No finance noted																																																												
<table border="0"> <tr> <td colspan="3"><b>Payments - 6 Monthly</b></td> <td colspan="2"><b>Excesses - only if you claim</b></td> </tr> <tr> <td colspan="5"><b>6 Monthly Premium</b></td> </tr> <tr> <td colspan="5">\$67.00</td> </tr> <tr> <td><b>Levies</b></td> <td><b>GST</b></td> <td colspan="3"><b>Stamp Duty</b></td> </tr> <tr> <td>\$0.00</td> <td>\$5.54</td> <td colspan="3">\$6.09</td> </tr> <tr> <td colspan="5"><b>Premium Breakdown</b></td> </tr> <tr> <td colspan="5">Premium includes, where applicable, Levies, GST &amp; Stamp Duty</td> </tr> <tr> <td colspan="5"><b>Other Excess</b></td> </tr> <tr> <td colspan="2">Standard vehicle excess</td> <td colspan="3">\$200</td> </tr> <tr> <td colspan="2">Imposed excess</td> <td colspan="3">\$0</td> </tr> <tr> <td colspan="2">Voluntary excess</td> <td colspan="3">\$0</td> </tr> <tr> <td colspan="2">Cyclone excess</td> <td colspan="3">\$200</td> </tr> </table>		<b>Payments - 6 Monthly</b>			<b>Excesses - only if you claim</b>		<b>6 Monthly Premium</b>					\$67.00					<b>Levies</b>	<b>GST</b>	<b>Stamp Duty</b>			\$0.00	\$5.54	\$6.09			<b>Premium Breakdown</b>					Premium includes, where applicable, Levies, GST & Stamp Duty					<b>Other Excess</b>					Standard vehicle excess		\$200			Imposed excess		\$0			Voluntary excess		\$0			Cyclone excess		\$200		
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42. An example Renewal No Claim Discount Statement in a redacted Evolve Notice is set out below in the red box added by ASIC [CHV.065.001.0043]:

Motor Vehicle Insurance Summary		Issue Date	
Insured Name	[REDACTED]	5 September 2022	
Policy Type	Comprehensive	Policy Number	11QA692740MPA
Usage	Private	Commencement Date	9 October 2022
Risk	[REDACTED] 2009 FORD RANGER XL CAB CHASSIS PK XL 2.9530 MANUAL	Expiry Date	9 October 2023 at 4pm
Sum Insured	Agreed Amount of \$12,950		
No Claim Bonus	50%		
Legal Liability	\$30,000,000		

43. Examples of Renewal Notices containing Renewal No Claim Discount Statements are identified at items 1-10, 12-30, 33-34, and 37-38 of Schedule 3.

#### Renewal Pricing Matters

44. Each of the Renewal Notices in Schedule 3 contained statements to the effect that the customer should read or refer to the applicable product disclosure statement (**PDS**) and supplementary product disclosure statement (**SPDS**).
45. None of the Renewal Notices in Schedule 3 referred to any of the following matters:
- that one or both of the Pricing Mechanisms had been applied in calculating the premium referred to in the Renewal Notice;
  - that the application of one or both Pricing Mechanisms had operated to negate some or all of the value of the Discounts or savings referred to in the Renewal Notice;
  - that the customer had not received some or all of the Discounts or savings referred to in the Renewal Notice,

**(Renewal Pricing Matters).**

#### **Representations**

46. By making each or any of the PDS Premium Statements, PDS Discount Statements, PDS No Claim Discount Statements, PDS Loyalty Discount Statements, PDS Nominated Driver Discount Statements and PDS Higher Excess Discount Statements (together, the **PDS Statements**), and failing to refer to the PDS Pricing Matters, QBE, in trade or commerce, represented that:

- a. where a customer was eligible for a relevant Discount, the premium would be less than the premium without that Discount;
  - b. the relevant Discounts are and would be applied in full and without reduction on account of the (undisclosed) Pricing Mechanisms,  
(the **PDS Representations**).
47. By making each or any of the Renewal Discount Statements and Renewal No Claim Discount Statements, and failing to refer to the Renewal Pricing Matters, QBE, in trade or commerce, represented that:
- a. the premium payable by the customer had been calculated taking into account the full value or benefit of the Discounts and savings referred to in the Renewal Notice (as understood in the context of any applicable PDS and SPDS);
  - b. the premium payable by the customer was less than it would have been without the benefit of the stated Discounts;
  - c. for Guidewire Notices, the premium payable by the customer had been reduced by the amounts referred to in the Renewal Notice as discounts and savings,  
(the **Renewal Representations**).

### **Falsity of Representations**

48. *PDS Representations*: By reason of the matters described at paragraphs 5 to 7 above, Discounts would not necessarily be applied in full and would not necessarily reduce the premium that would otherwise be payable by customers. Rather, QBE applied undisclosed Pricing Mechanisms that could operate to reduce (including to nil) the promised value of the Discounts in certain circumstances.
49. *Renewal Representations*: QBE sent to many customers Renewal Notices that incorrectly represented that the premium they were being charged to renew their policy had been reduced on account of specified Discounts when, in fact, one or both of the Pricing Mechanisms had operated to reduce or eliminate the benefit of some or all of the specified Discounts and their premium had not been reduced in the manner or to the extent represented. ASIC understands that the number of false or misleading Renewal Notices sent during the Relevant Period likely exceeded 500,000.

### **C. THE RELIEF SOUGHT FROM THE COURT**

50. ASIC seeks the relief set out in the accompanying Originating Process, comprising declarations, pecuniary penalties, adverse publicity orders, and costs.

### **D. THE PRIMARY LEGAL GROUNDS FOR THE RELIEF SOUGHT**

#### **Conduct liable to mislead the public**

51. By publishing on its website and on its broker document library page QBE PDSs containing each or any of the PDS Representations, QBE engaged in conduct that was liable to mislead the public as to the nature, the characteristics, and the suitability for their purpose, of financial services.
52. ASIC alleges that QBE thereby contravened s 12DF(1) of the ASIC Act. To the extent any of the PDS Representations related to any future matter, ASIC relies upon s 12BB of the ASIC Act and paragraph 8 above.

#### **False or misleading representations**

53. By preparing and issuing Renewal Notices containing each or any of the Renewal Representations, QBE, in connection with the supply or possible supply of financial services or in connection with the promotion of the supply or use of financial services, made false or misleading representations:
- a. with respect to the price of services;
  - b. that services were of a particular value and/or have benefits;
  - c. concerning the existence or effect of a right.
54. ASIC alleges that QBE thereby contravened s 12DB(1)(a), (e), (g) and (i) of the ASIC Act. To the extent any of the Renewal Representations related to any future matter, ASIC relies upon s 12BB of the ASIC Act and paragraph 8 above.

### **E. THE HARM SUFFERED**

55. Many customers did not receive the full value or benefit of discounts on premiums which they ought to have received or which they were led to believe they would receive. As a result, these customers paid premiums that were greater than the premiums they would have paid had they been calculated in accordance with the statements and representations made by QBE.

56. Customers who purchased insurance products were also denied the opportunity to make properly informed decisions about whether to do so and on what terms, and may have formed mistaken views about the value or suitability of those products. This may have induced customers to act differently than they otherwise would have acted on the basis of mistaken beliefs about the value of any discounts to which they were entitled, e.g. purchasing a complementary insurance product from QBE (rather than a competitor) in order to qualify for the Multi-Policy Discount; agreeing to pay a higher excess in order to qualify for the Higher Excess Discount; and renewing a QBE policy (rather than moving to a competitor) in order to qualify for the Loyalty Discount.

**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 pleading.

Date: 22 October 2024



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Signed by Nick Kelton  
Lawyer for the Plaintiff

This Concise Statement was prepared by Andrew Harding SC and James Braithwaite of Counsel.

## SCHEDULE 1: DESCRIPTION OF RELEVANT DISCOUNTS

Discount	Description
<b>Annual Premium Discount</b>	Discount for making one annual payment of premium rather than by instalments.
<b>Higher Excess Discount</b>	Discount for choosing to pay a higher excess.
<b>Low Usage Discount</b>	Discount for items declared to have reduced or low usage.
<b>Loyalty Discount</b>	Discount for having renewed a policy for more than a stated period or number of occasions.
<b>Membership Discount</b>	Discounts offered to members of certain zoos and community clubs.
<b>Multi-Policy Discount</b>	Discount for having more than one policy with QBE.
<b>No Claim Discount</b>	Discount for good claims history. The discount increases (to a maximum) based on the number of 'claim free' years.
<b>Nominated Driver Discount</b>	Discount for nominating a specific driver(s) to be covered.
<b>Onsite Discount</b>	Discount for insuring a vehicle in one location only.
<b>Retiree Discount</b>	Discount if the insured is retired and no longer working full time.
<b>Security Discount</b>	Discount for installing security measures.
<b>Seniors Discount</b>	Discount where the insured is above a certain age.
<b>Shareholder Discount</b>	Discount for shareholders of QBE.



## Schedule 2

Item no.	Doc ID	Document date	Document title	Document type	Relevant Statements	Reference to Relevant Statements
1	CHV.001.001.0441	21/06/2016	QM149-0716 Commercial Motor Policy.pdf	PDS	PDS Premium Statement	CHV.001.001.0441.0004
					PDS No Claim Discount Statement	CHV.001.001.0441.0010
2	CHV.001.001.0442	13/01/2021	QM150-0421 Private and Business Motor Policy (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0442.0007
					PDS No Claim Discount Statement	CHV.001.001.0442.0007-0009
3	CHV.001.001.0443	01/06/2016	QM150-0617 private business motor pds_web.pdf	PDS	PDS Premium Statement	CHV.001.001.0443.0004
					PDS No Claim Discount Statement	CHV.001.001.0443.0028
4	CHV.001.001.0445	23/05/2018	QM150-0718 Private & Business Motor Policy.pdf	PDS	PDS Premium Statement	CHV.001.001.0445.0003
					PDS No Claim Discount Statement	CHV.001.001.0445.0003-0004
5	CHV.001.001.0451	15/04/2008	QM1991-0309 Caravan Policy.pdf	PDS	PDS Premium Statement	CHV.001.001.0451.0009
					PDS Higher Excess Discount Statement	CHV.001.001.0451.0006
					PDS Higher Excess Discount Statement	CHV.001.001.0451.0027
6	CHV.001.001.0457	15/02/2021	QM739-0421 Essentials Car Insurance PDS (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0457.0008
					PDS No Claim Discount Statement	CHV.001.001.0457.0008-0010
7	CHV.001.001.0458	01/10/2015	QM739-1215 Private_Business Motor Essentials (Web).pdf	PDS	PDS Premium Statement	CHV.001.001.0458.0004
					PDS No Claim Discount Statement	CHV.001.001.0458.0021
					PDS No Claim Discount Statement	CHV.001.001.0458.0030
					PDS Loyalty Discount Statement	CHV.001.001.0458.0030
8	CHV.001.001.0468	12/02/2021	QM2146-0421 Motor Plus Car Insurance Policy PDS (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0468.0008
					PDS No Claim Discount Statement	CHV.001.001.0468.0008-0010
9	CHV.001.001.0469	28/12/2015	qm2146-0716 Motor Plus Car Insurance policy.pdf	PDS	PDS Premium Statement	CHV.001.001.0469.0004
					PDS No Claim Discount Statement	CHV.001.001.0469.0025
10	CHV.001.001.0470	10/02/2021	QM2147-0421 Essentials Car (Motor Trades) Insurance Policy PDS (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0470.0007
					PDS No Claim Discount Statement	CHV.001.001.0470.0007-0009
11	CHV.001.001.0471	01/10/2015	QM2147-1215 Essential Car.pdf	PDS	PDS Premium Statement	CHV.001.001.0471.0004
					PDS No Claim Discount Statement	CHV.001.001.0471.0020
					PDS No Claim Discount Statement	CHV.001.001.0471.0031
					PDS Loyalty Discount Statement	CHV.001.001.0471.0031
12	CHV.001.001.0484	18/06/2019	QM2810-0719 Marsh Motor Vehicle Private Motor.pdf	PDS	PDS Premium Statement	CHV.001.001.0484.0005
					PDS No Claim Discount Statement	CHV.001.001.0484.0004
13	CHV.001.001.0505	11/04/2018	QM4346-0418 MemberCare Motor Vehicle.pdf	PDS	PDS Premium Statement	CHV.001.001.0505.0004
					PDS Discount Statement	CHV.001.001.0505.0004
					PDS No Claim Discount Statement	CHV.001.001.0505.0005-0006
					PDS Nominated Driver Discount Statement	CHV.001.001.0505.0017
14	CHV.001.001.0506	13/01/2021	QM4346-0421 MemberCare Motor Vehicle (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0506.0007
					PDS Discount Statement	CHV.001.001.0506.0007
					PDS No Claim Discount Statement	CHV.001.001.0506.0008-0010
					PDS Nominated Driver Discount Statement	CHV.001.001.0506.0023
					PDS Higher Excess Discount Statement	CHV.001.001.0506.0067

Item no.	Doc ID	Document date	Document title	Document type	Relevant Statements	Reference to Relevant Statements
15	CHV.001.001.0507	01/10/2015	QM4346-0616 membercare motor policy-Web.pdf	PDS	PDS Premium Statement	CHV.001.001.0507.0004-0005
					PDS Discount Statement	CHV.001.001.0507.0004-0005
					PDS Nominated Driver Discount Statement	CHV.001.001.0507.0015
16	CHV.001.001.0555	14/01/2021	QM4968-0421 FI Motor Vehicle (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0555.0007
					PDS Discount Statement	CHV.001.001.0555.0007
					PDS Nominated Driver Discount Statement	CHV.001.001.0555.0022-0023
					PDS No Claim Discount Statement	CHV.001.001.0555.0008-0010
17	CHV.001.001.0556	18/06/2018	QM4968-0718 QBE FI Motor Policy.pdf	PDS	PDS Premium Statement	CHV.001.001.0556.0004-0005
					PDS Discount Statement	CHV.001.001.0556.0005
					PDS No Claim Discount Statement	CHV.001.001.0556.0005-0006
					PDS Nominated Driver Discount Statement	CHV.001.001.0556.0016-0017
18	CHV.001.001.0557	01/11/2018	QM4968-1118 QBE FI Motor Vehicle.pdf	PDS	PDS Premium Statement	CHV.001.001.0557.0005
					PDS Discount Statement	CHV.001.001.0557.0005-0006
					PDS Nominated Driver Discount Statement	CHV.001.001.0557.0021
					PDS No Claim Discount Statement	CHV.001.001.0557.0006-0008
19	CHV.001.001.0574	14/01/2021	QM5615-0421 ME Bank Motor Vehicle (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0574.0007
					PDS Discount Statement	CHV.001.001.0574.0007
					PDS No Claim Discount Statement	CHV.001.001.0574.0008-0010
					PDS Nominated Driver Discount Statement	CHV.001.001.0574.0023
20	CHV.001.001.0575	01/10/2015	QM5615-1215 ME Bank Motor Policy (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0575.0004-0005
					PDS Discount Statement	CHV.001.001.0575.0004-0005
					PDS Nominated Driver Discount Statement	CHV.001.001.0575.0016
21	CHV.001.001.0580	11/01/2018	QM6238-0118 Commerical Motor Policy.pdf	PDS	PDS Premium Statement	CHV.001.001.0580.0004
					PDS No Claim Discount Statement	CHV.001.001.0580.0011
22	CHV.001.001.0581	11/03/2021	QM6238-0421 Steadfast commercial motor (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0581.0004
					PDS No Claim Discount Statement	CHV.001.001.0581.0011
23	CHV.001.001.0583	01/11/2018	QM6238-1118 Commercial Motor.pdf	PDS	PDS Premium Statement	CHV.001.001.0583.0003
					PDS No Claim Discount Statement	CHV.001.001.0583.0010
24	CHV.001.001.0735	07/01/2021	QM6513-0421 Motor Vehicle (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0735.0006
					PDS Discount Statement	CHV.001.001.0735.0006
					PDS No Claim Discount Statement	CHV.001.001.0735.0007-0008
25	CHV.001.001.0736	01/06/2016	QM6513-0616 QBE Direct Motor Policy_web.pdf	PDS	PDS Premium Statement	CHV.001.001.0736.0010
					PDS Discount Statement	CHV.001.001.0736.0010
					PDS No Claim Discount Statement	CHV.001.001.0736.0055
26	CHV.001.001.0737	20/08/2018	QM6513-1118 Motor Vehicle (Direct).pdf	PDS	PDS Premium Statement	CHV.001.001.0737.0010
					PDS Discount Statement	CHV.001.001.0737.0010
					PDS No Claim Discount Statement	CHV.001.001.0737.0011-0012
27	CHV.001.001.0741	30/01/2018	QM8221-0118 Intermediary and Motor trades SPDS.pdf	SPDS	PDS No Claim Discount Statement	CHV.001.001.0741.0001-0002

Item no.	Doc ID	Document date	Document title	Document type	Relevant Statements	Reference to Relevant Statements
28	CHV.001.001.0747	24/05/2019	QM8384-0719 Austbrokers SPDS (web).pdf	SPDS	PDS No Claim Discount Statement	CHV.001.001.0747.0002-0004
29	CHV.001.001.0748	24/05/2019	QM8387-0719 IBNA Motor SPDS.pdf	SPDS	PDS No Claim Discount Statement	CHV.001.001.0748.0003-0005
30	CHV.001.001.0749	24/05/2019	QM8388-0719 FI Motor SPDS.pdf	SPDS	PDS No Claim Discount Statement	CHV.001.001.0749.0002-0003
					PDS Premium Statement	CHV.001.001.0749.0004
					PDS Discount Statement	CHV.001.001.0749.0004
31	CHV.001.001.0750	30/08/2019	QM8388-0819 FI Motor SPDS (web).pdf	SPDS	PDS No Claim Discount Statement	CHV.001.001.0750.0002-0004
					PDS Premium Statement	CHV.001.001.0750.0005
					PDS Discount Statement	CHV.001.001.0750.0005
32	CHV.001.001.0751	24/05/2019	QM8391-0719 Direct Caravan SPDS (web).pdf	SPDS	PDS No Claim Discount Statement	CHV.001.001.0751.0002-0003
					PDS Discount Statement	CHV.001.001.0751.0004
33	CHV.001.001.0752	24/05/2019	QM8394-0719 Private Business Motor SPDS (web).pdf	SPDS	PDS No Claim Discount Statement	CHV.001.001.0752.0003-0004
34	CHV.001.001.0753	24/05/2019	QM8395-0719 FI Caravan SPDS (for Anubis).pdf	SPDS	PDS No Claim Discount Statement	CHV.001.001.0753.0002-0003
35	CHV.001.001.0770	15/01/2021	QM6515-0421 QBE Direct Caravan & Trailer PDS (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0770.0006
					PDS Discount Statement	CHV.001.001.0770.0006
					PDS No Claim Discount Statement	CHV.001.001.0770.0007-0008
36	CHV.001.001.0771	11/08/2015	QM6515-1115 Caravan & Trailer Insurance (Web) (2).pdf	PDS	PDS Premium Statement	CHV.001.001.0771.0010
					PDS Discount Statement	CHV.001.001.0771.0010
					PDS No Claim Discount Statement	CHV.001.001.0771.0045
37	CHV.001.001.0772	15/09/2017	QM6516-0118 Pleasure Craft PDS and Policy Wording.pdf	PDS	PDS Premium Statement	CHV.001.001.0772.0011
					PDS Discount Statement	CHV.001.001.0772.0011
					PDS No Claim Discount Statement	CHV.001.001.0772.0060
38	CHV.001.001.0774	19/01/2021	QM6517-0421 QBE Direct Home Cover PDS (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0774.0006
					PDS Discount Statement	CHV.001.001.0774.0006
39	CHV.001.001.0775	01/06/2016	QM6517-0616 Direct Home Cover PDS_web.pdf	PDS	PDS Premium Statement	CHV.001.001.0775.0010
					PDS Discount Statement	CHV.001.001.0775.0010
40	CHV.001.001.0776	27/01/2021	QM6518-0421 QBE Direct Strata Home Contents (web).pdf	PDS	PDS Premium Statement	CHV.001.001.0776.0006
					PDS Discount Statement	CHV.001.001.0776.0006
41	CHV.001.001.0806	16/12/2015	QM7794-0516 QBE Farm Pack web.pdf	PDS	PDS Premium Statement	CHV.001.001.0806.0005
					PDS No Claim Discount Statement	CHV.001.001.0806.0033
					PDS Higher Excess Discount Statement	CHV.001.001.0806.0082
42	CHV.006.001.0001	29/01/2021	QM149-0421 Commercial Motor (web) (2).pdf	PDS	PDS Premium Statement	CHV.006.001.0001.0004
					PDS No Claim Discount Statement	CHV.006.001.0001.0011
43	CHV.006.001.0002	01/11/2018	QM149-0719 Commercial Motor (web).pdf	PDS	PDS Premium Statement	CHV.006.001.0002.0004
					PDS No Claim Discount Statement	CHV.006.001.0002.0011

Item no.	Doc ID	Document date	Document title	Document type	Relevant Statements	Reference to Relevant Statements
44	CHV.006.001.0007	01/06/2016	QM6518-0616 QBE Direct Strata Home Contents_web.pdf	PDS	PDS Premium Statement	CHV.006.001.0007.0010
					PDS Discount Statement	CHV.006.001.0007.0010
45	CHV.006.001.0008	25/01/2021	QM6519-0421 QBE Direct Landlord (web).pdf	PDS	PDS Premium Statement	CHV.006.001.0008.0005
					PDS Discount Statement	CHV.006.001.0008.0005
46	CHV.006.001.0009	01/06/2016	QM6519-0616 QBE Direct Landlords PDS_web.pdf	PDS	PDS Premium Statement	CHV.006.001.0009.0010
					PDS Discount Statement	CHV.006.001.0009.0010
47	CHV.006.001.0010	18/01/2021	QM6613-0421 QBE Direct Home Cover Prestige PDS (web) (1).pdf	PDS	PDS Premium Statement	CHV.006.001.0010.0006
					PDS Discount Statement	CHV.006.001.0010.0006
48	CHV.006.001.0011	01/06/2016	QM6613-0616 Home Cover Prestige PDS.pdf	PDS	PDS Premium Statement	CHV.006.001.0011.0010
					PDS Discount Statement	CHV.006.001.0011.0010
49	CHV.033.001.0045	10/06/2018	QM422-0618 IBNA Secure Car.pdf	PDS	PDS Premium Statement	CHV.033.001.0045.0005
					PDS No Claim Discount Statement	CHV.033.001.0045.0005-0006
50	CHV.033.001.0060	02/03/2022	QM4610-0522 BankWAW Motor Vehicle (web).pdf	PDS	PDS Premium Statement	CHV.033.001.0060.0008
					PDS Discount Statement	CHV.033.001.0060.0008
					PDS Nominated Driver Discount Statement	CHV.033.001.0060.0023-0024
					PDS No Claim Discount Statement	CHV.033.001.0060.0009
51	CHV.038.001.0020	09/03/2021	QM1795-0421 Dirt Pak Commercial Motor (web) (1).pdf	PDS	PDS Premium Statement	CHV.038.001.0020.0004
					PDS No Claim Discount Statement	CHV.038.001.0020.0011
52	CHV.038.001.0021	30/06/2016	QM1795-0716 Dirtpak commercial motor policy_web.pdf	PDS	PDS Premium Statement	CHV.038.001.0021.0006
					PDS No Claim Discount Statement	CHV.038.001.0021.0012-0013
53	CHV.038.001.0022	31/10/2018	QM1795-1118 Dirt Pak Commercial motor policy (web).pdf	PDS	PDS Premium Statement	CHV.038.001.0022.0003
					PDS No Claim Discount Statement	CHV.038.001.0022.0010
54	CHV.038.001.0023	01/02/2017	QM2114-0217 (2).pdf	PDS	PDS Premium Statement	CHV.038.001.0023.0009
					PDS Higher Excess Discount Statement	CHV.038.001.0023.0030
55	CHV.038.001.0024	12/01/2021	QM2114-0421 Motorcycle Platinum Insurance (web) (4).pdf	PDS	PDS Premium Statement	CHV.038.001.0024.0012
					PDS Higher Excess Discount Statement	CHV.038.001.0024.0009-0010
					PDS Higher Excess Discount Statement	CHV.038.001.0024.0035
					PDS No Claim Discount Statement	CHV.038.001.0024.0013-0014
56	CHV.038.001.0050	01/10/2015	QM4968-1215 QBE FI Motor Policy_web.pdf	PDS	PDS Premium Statement	CHV.038.001.0050.0004
					PDS Discount Statement	CHV.038.001.0050.0004-0005
					PDS Nominated Driver Discount Statement	CHV.038.001.0050.0016
57	CHV.038.001.0051	01/06/2016	QM6513-0616 QBE Direct Motor Policy_web.pdf	PDS	PDS Premium Statement	CHV.038.001.0051.0010
					PDS Discount Statement	CHV.038.001.0051.0010
					PDS No Claim Discount Statement	CHV.038.001.0051.0055
58	CHV.038.001.0053	21/09/2021	QM7794-0122 QBE Farm Pack Policy (web) (9).pdf	PDS	PDS Premium Statement	CHV.038.001.0053.0007
					PDS No Claim Discount Statement	CHV.038.001.0053.0007-0008
					PDS No Claim Discount Statement	CHV.038.001.0053.0071
59	CHV.038.001.0061	24/05/2019	QM8383-0719 Direct and Dealer Motorcycle SPDS (for Anubis) (4).pdf	SPDS	PDS No Claim Discount Statement	CHV.038.001.0061.0002-0004

Item no.	Doc ID	Document date	Document title	Document type	Relevant Statements	Reference to Relevant Statements
60	CHV.038.001.0063	30/08/2019	QM8388-0819 FI Motor SPDS (web).pdf	SPDS	PDS Premium Statement	CHV.001.001.0583.0002-0004
					PDS Discount Statement	CHV.001.001.0583.0005
					PDS No Claim Discount Statement	CHV.001.001.0583.0002-0004
61	CHV.038.001.0064	24/05/2019	QM8389-0719 Direct Motor SPDS (web).pdf	SPDS	PDS Discount Statement	CHV.038.001.0064.0002
					PDS No Claim Discount Statement	CHV.038.001.0064.0003-0004
62	CHV.038.001.0065	24/05/2019	QM8393-0719 Essentials Motor SPDS (web).pdf	SPDS	PDS No Claim Discount Statement	CHV.038.001.0065.0002-0003
					PDS Loyalty Discount Statement	CHV.038.001.0065.0005
63	CHV.050.001.0003	11/08/2015	QM6518-1115 Strata Home Insurance (Web) (1).pdf	PDS	PDS Premium Statement	CHV.050.001.0003.0010
					PDS Discount Statement	CHV.050.001.0003.0010
64	CHV.001.001.0773	02/02/2021	QM6516-0421 Pleasurecraft PDS (Web).pdf	PDS	PDS Premium Statement	CHV.001.001.0773.0005
					PDS Discount Statement	CHV.001.001.0773.0005-0006
					PDS No Claim Discount Statement	CHV.001.001.0773.0042
					PDS Higher Excess Discount Statement	CHV.001.001.0773.0044
65	CHV.021.001.0127	05/04/2021	QM838-0421 Motorcycle Insurance PDS (web).pdf	PDS	PDS Higher Excess Discount Statement	CHV.021.001.0127.0010
					PDS Premium Statement	CHV.021.001.0127.0013
					PDS No Claim Discount Statement	CHV.021.001.0127.0013-0015
					PDS Higher Excess Discount Statement	CHV.021.001.0127.0035
66	CHV.001.001.0449	28/12/2015	QM1711-1215 iSelect.pdf	PDS	PDS Premium Statement	CHV.001.001.0449.0004
					PDS Discount Statement	CHV.001.001.0449.0004-0005
					PDS Nominated Driver Discount Statement	CHV.001.001.0449.0017
					PDS Higher Excess Discount Statement	CHV.001.001.0449.0033
					PDS Higher Excess Discount Statement	CHV.001.001.0449.0052
67	CHV.068.001.0002	01/02/2017	QM838-0217 Motorcycle Standard Insurance.p	PDS	PDS Higher Excess Discount Statement	CHV.068.001.0002.0008
					PDS Premium Statement	CHV.068.001.0002.0010
					PDS Higher Excess Discount Statement	CHV.068.001.0002.0029
68	CHV.001.001.0560	04/12/2021	QM4969-1221 FI Home Cover Prestige (web).p	PDS	PDS Premium Statement	CHV.001.001.0560.0006
					PDS Discount Statement	CHV.001.001.0560.0007
					PDS Higher Excess Discount Statement	CHV.001.001.0560.0096
69	CHV.068.001.0003	20/01/2014	QM2571-0114 Direct Home Cover_web.pdf	PDS	PDS Premium Statement	CHV.068.001.0003.0010
					PDS Discount Statement	CHV.068.001.0003.0010-0011
					PDS No Claim Discount Statement	CHV.068.001.0003.0084

### Schedule 3

Item no.	Doc ID	Issue date	QBE System	Relevant Discounts	Relevant Statements	Applicable PDS/SPDS	PDS item in Sched 2
1	CHV.065.001.0002	01/03/2019	Anubis	Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0451 QM1991-0309 Caravan Policy.pdf	5
2	CHV.065.001.0003	30/08/2019	Anubis	No Claim Discount	Renewal No Claim Discount Statement	CHV.001.001.0451 QM1991-0309 Caravan Policy.pdf	5
3	CHV.065.001.0004	26/03/2021	Anubis	Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	PDS: CHV.001.001.0451 QM1991-0309 Caravan Policy.pdf SPDS: CHV.001.001.0753 QM8395-0719 FI Caravan SPDS (for Anubis).pdf	PDS: 5 SPDS: 34
4	CHV.065.001.0005	04/09/2020	Anubis	Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	PDS: CHV.001.001.0451 QM1991-0309 Caravan Policy.pdf SPDS: CHV.001.001.0753 QM8395-0719 FI Caravan SPDS (for Anubis).pdf	PDS: 5 SPDS: 34
5	CHV.065.001.0006	29/01/2019	Anubis	Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.068.001.0003 QM2571-0114 Home Cover.pdf	69
6	CHV.065.001.0009	26/07/2019	Anubis	No Claim Discount	Renewal No Claim Discount Statement	CHV.001.001.0739 QM8197-0918 Harley-Davidson Insurance.pdf	N/A
7	CHV.065.001.0010	25/06/2021	Anubis	Low Usage Discount Membership Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.038.001.0024 QM2114-0421 Motorcycle Platinum Insurance (web) (4).pdf	55
8	CHV.065.001.0011	29/05/2020	Anubis	No Claim Discount	Renewal No Claim Discount Statement	CHV.001.001.0739 QM8197-0918 Harley-Davidson Insurance.pdf	N/A
9	CHV.065.001.0012	10/12/2021	Anubis	Low Usage Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.038.001.0024 QM2114-0421 Motorcycle Platinum Insurance (web) (4).pdf	55
10	CHV.065.001.0017	01/03/2019	Anubis	No Claim Discount	Renewal No Claim Discount Statement	CHV.001.001.0449 QM1711-1215 iSelect	66
11	CHV.065.001.0033	27/02/2022	Evolve	Multi-Policy Discount	Renewal Discount Statement	CHV.001.001.0560 QM4969-1221 Home Cover Prestige	68
12	CHV.065.001.0043	05/09/2022	Evolve	No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0574 QM5615-0421 ME Bank Motor Vehicle (web).pdf	19
13	CHV.057.001.0352	05/11/2021	Guidewire	Loyalty Discount Seniors Discount Shareholder Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0774 QM6517-0421 QBE Direct Home Cover PDS (web).pdf	38
14	CHV.057.001.0354	01/05/2021	Guidewire	Loyalty Discount Seniors Discount Membership Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0774 QM6517-0421 QBE Direct Home Cover PDS (web).pdf	38

Item no.	Doc ID	Issue date	QBE System	Relevant Discounts	Relevant Statements	Applicable PDS/SPDS	PDS item in Sched 2
15	CHV.057.001.0379	06/07/2021	Guidewire	Loyalty Discount Seniors Discount Membership Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0774 QM6517-0421 QBE Direct Home Cover PDS (web).pdf	38
16	CHV.057.001.0353	21/01/2022	Guidewire	Loyalty Discount Seniors Discount Membership Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0774 QM6517-0421 QBE Direct Home Cover PDS (web).pdf	38
17	CHV.065.001.0078	30/11/2021	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0735 QM6513-0421 Motor Vehicle (web).pdf	24
18	CHV.065.001.0074	13/03/2021	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0736 QM6513-0616 QBE Direct Motor Policy_web.pdf	25
19	CHV.065.001.0075	10/03/2020	Guidewire	Loyalty Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0736 QM6513-0616 QBE Direct Motor Policy_web.pdf	25
20	CHV.065.001.0076	21/05/2019	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0736 QM6513-0616 QBE Direct Motor Policy_web.pdf	25
21	CHV.065.001.0049	09/03/2022	Guidewire	Loyalty Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0770 QM6515-0421 QBE Direct Caravan & Trailer PDS (web).pdf	35
22	CHV.065.001.0051	20/12/2018	Guidewire	Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0771 QM6515-1115 Caravan & Trailer Insurance (Web) (2).pdf	36
23	CHV.065.001.0052	01/03/2021	Guidewire	Loyalty Discount Lay-up Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0771 QM6515-1115 Caravan & Trailer Insurance (Web) (2).pdf	36
24	CHV.065.001.0053	28/02/2020	Guidewire	Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0771 QM6515-1115 Caravan & Trailer Insurance (Web) (2).pdf	36
25	CHV.065.001.0072	09/07/2021	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0773 QM6516-0421 Pleasurecraft PDS (Web).pdf	64
26	CHV.065.001.0073	08/02/2022	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0773 QM6516-0421 Pleasurecraft PDS (Web).pdf	64

Item no.	Doc ID	Issue date	QBE System	Relevant Discounts	Relevant Statements	Applicable PDS/SPDS	PDS item in Sched 2
27	CHV.065.001.0069	16/03/2019	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.006.001.0006 QM6516-1115 Pleasure Craft Insurance (Web).pdf	N/A
28	CHV.065.001.0071	07/03/2020	Guidewire	Loyalty Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.006.001.0006 QM6516-1115 Pleasure Craft Insurance (Web).pdf	N/A
29	CHV.065.001.0056	01/06/2021	Guidewire	Loyalty Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0774 QM6517-0421 QBE Direct Home Cover PDS (web).pdf	38
30	CHV.065.001.0058	16/06/2022	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0774 QM6517-0421 QBE Direct Home Cover PDS (web).pdf	38
31	CHV.065.001.0060	24/07/2021	Guidewire	Loyalty Discount Seniors Discount	Renewal Discount Statement	CHV.001.001.0774 QM6517-0421 QBE Direct Home Cover PDS (web).pdf	38
32	CHV.065.001.0061	30/06/2022	Guidewire	Loyalty Discount Seniors Discount	Renewal Discount Statement	CHV.001.001.0774 QM6517-0421 QBE Direct Home Cover PDS (web).pdf	38
33	CHV.065.001.0055	19/04/2019	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0775 QM6517-0616 Direct Home Cover PDS_web.pdf	39
34	CHV.065.001.0057	20/05/2020	Guidewire	Loyalty Discount Seniors Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.001.001.0775 QM6517-0616 Direct Home Cover PDS_web.pdf	39
35	CHV.065.001.0059	30/06/2020	Guidewire	Loyalty Discount Seniors Discount	Renewal Discount Statement	CHV.001.001.0775 QM6517-0616 Direct Home Cover PDS_web.pdf	39
36	CHV.065.001.0062	15/08/2020	Guidewire	Loyalty Discount Seniors Discount	Renewal Discount Statement	CHV.001.001.0775 QM6517-0616 Direct Home Cover PDS_web.pdf	39
37	CHV.065.001.0067	25/07/2021	Guidewire	Low Usage Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.021.001.0127 QM838-0421 Motorcycle Insurance PDS (web).pdf	65
38	CHV.065.001.0068	04/03/2022	Guidewire	Low Usage Discount No Claim Discount	Renewal Discount Statement Renewal No Claim Discount Statement	CHV.021.001.0127 QM838-0421 Motorcycle Insurance PDS (web).pdf	65