



<http://understandinsurance.com.au/how-to-find-an-insurer>

How to find an insurer

All insurance companies are different and all of the policies they provide have different exclusions, terms and conditions, costs and policy requirements.

Australia has more than 100 insurers and reinsurers licensed by the [Australian Prudential Regulation Authority \[https://www.apra.gov.au/ \]](https://www.apra.gov.au/) to underwrite new and renewal business in Australia. All of these insurers have policies with different exclusions, terms and conditions, costs and policy requirements.

The [Insurance Council of Australia \[http://www.insurancecouncil.com.au/ \]](http://www.insurancecouncil.com.au/) (ICA) has a free [Find an Insurer \[http://www.findaninsurer.com.au/ \]](http://www.findaninsurer.com.au/) website. This allows you to search a comprehensive database of general insurers and their products.

It is important to do your own research to find the insurance company and the insurance policy that suits your particular circumstances and personal situation. Understanding your own level of risk will help you identify the best insurance product for you. It is important to remember the cheapest policy is not necessarily the most appropriate one for your requirements.

Some insurance companies offer specialised insurance products that are aimed at more unusual risks or circumstances. An [insurance broker \[http://understandinsurance.com.au/insurance-brokers \]](http://understandinsurance.com.au/insurance-brokers) may be able to help with these and may also be able to help with multiple policies or complex circumstances. The [National Insurance Brokers Association \[http://www.niba.com.au \]](http://www.niba.com.au) offers the [Need-a-Broker \[http://www.niba.com.au/html/need-a-broker.cfm \]](http://www.niba.com.au/html/need-a-broker.cfm) service to help people and businesses find a registered insurance broker.