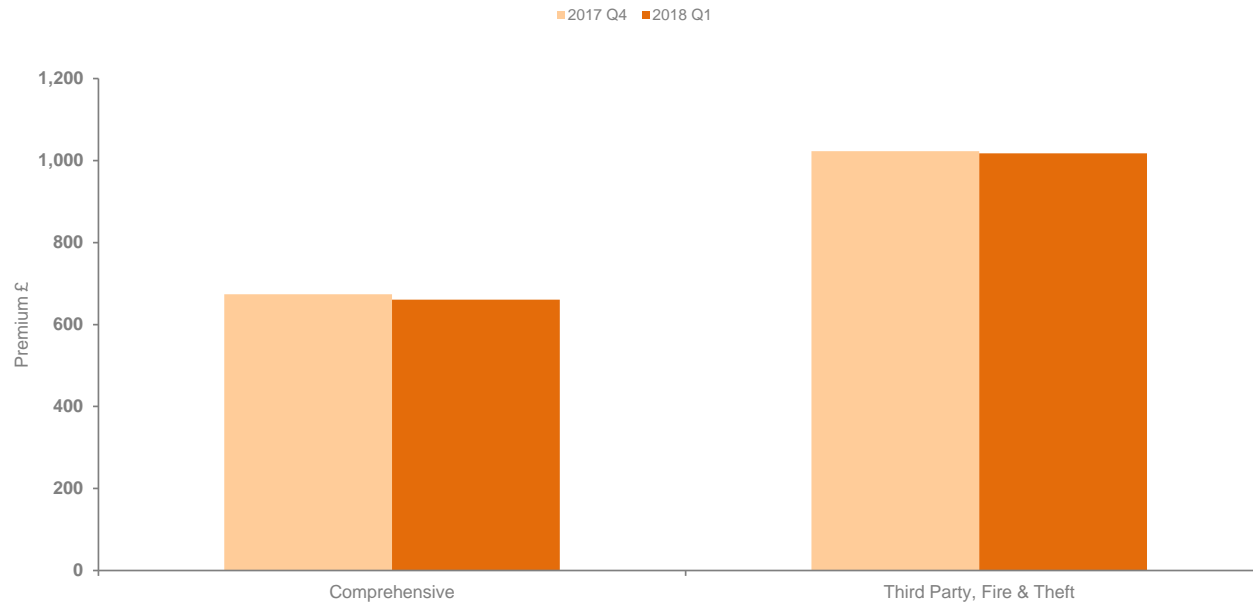


AA British Insurance Premium Index - Motor Shoparound Premium All Channels

	2017 Q4	2018 Q1
Comprehensive	£674.06	£660.64
Third Party, Fire & Theft	£1,022.87	£1,017.86



A base rate of 100 was set at July 1994. The British Insurance Premium Index gives a quarterly update on the movements of home insurance on 750 risks each for buildings and contents, and on 2,800 car insurance risks - 2,500 comprehensive and 300 TPFT. July 1994 and subsequent premiums are assumed average premiums rebased in line with BIPI production methods over time.

The Index shows average car insurance premiums based on open market rates from 85 of the UK's leading insurers and home premiums across 55 insurers. Composites, direct writers and online providers are included.

The quarterly movement compares the market average premium this quarter with the previous quarter.

The shoparound premium is the average of the five lowest premiums quoted by the insurers in the market survey. This more closely reflects the price paid, but does not take account of discretionary discounts offered.

All premiums shown include Insurance Premium Tax at the prevailing rate.
Premiums shown for July 1994 alone are free of IPT

While it is not possible to include risks from every town in the UK, those selected are typical risks, reflecting a cross section of the insurance market. Movements by specific towns are checked separately using a basket of 250,000 risks.

AA BIPI - Motor Insurance Shoparound Movements

All channels*

	2017 Q4	2018 Q1	Change	2017 Q1	Change
Comprehensive	£674.06	£660.64	- 2.0%	£665.47	- 0.7%
Third Party, Fire & Theft	£1,022.87	£1,017.86	- 0.5%	£1,065.91	- 4.5%

* Based on GFK channel preference and arrangement data - December 2017.

AA BIPI - Motor Insurance Shoparound Movements

Summary by region - all channels

Region	Shoparound		Change
	2017 Q4	2018 Q1	
Anglia	£687.00	£671.79	- 2.2%
Border & TyneTees	£626.74	£622.95	- 0.6%
Central	£698.78	£674.14	- 3.5%
Granada	£926.05	£915.84	- 1.1%
London	£840.57	£817.61	- 2.7%
STV	£489.00	£477.46	- 2.4%
Meridian	£583.83	£578.76	- 0.9%
UTV	£839.46	£862.53	+ 2.7%
Wales	£631.29	£609.44	- 3.5%
West & West Country	£553.14	£541.07	- 2.2%
Yorkshire	£726.02	£718.12	- 1.1%

Summary by age - all channels

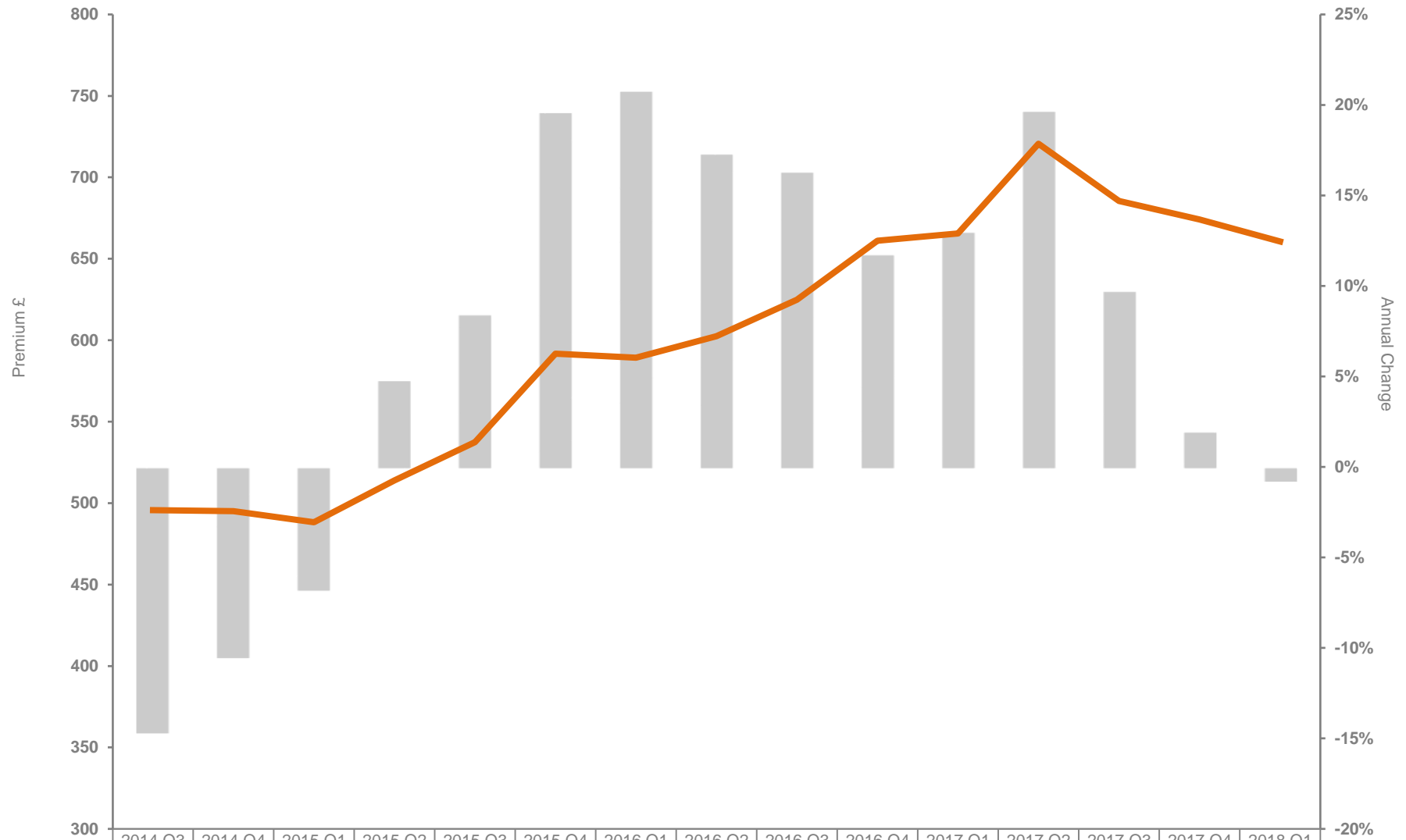
Age	Shoparound		Change
	2017 Q4	2018 Q1	
17-22	£1,624.13	£1,628.60	+ 0.3%
23-29	£874.21	£863.91	- 1.2%
30-39	£569.64	£551.27	- 3.2%
40-49	£535.88	£514.98	- 3.9%
50-59	£469.58	£455.89	- 2.9%
60-69	£412.04	£403.00	- 2.2%
70+	£571.39	£560.28	- 1.9%

Summary by age and gender - all channels

Female		Shoparound		Change
Age	2017 Q4	2018 Q1		
17-22	£1,478.64	£1,505.28		+ 1.8%
23-29	£802.78	£796.73		- 0.8%
30-39	£551.87	£538.54		- 2.4%
40-49	£509.89	£487.99		- 4.3%
50-59	£472.45	£460.78		- 2.5%
60-69	£405.86	£395.71		- 2.5%
70+	£530.74	£518.81		- 2.2%

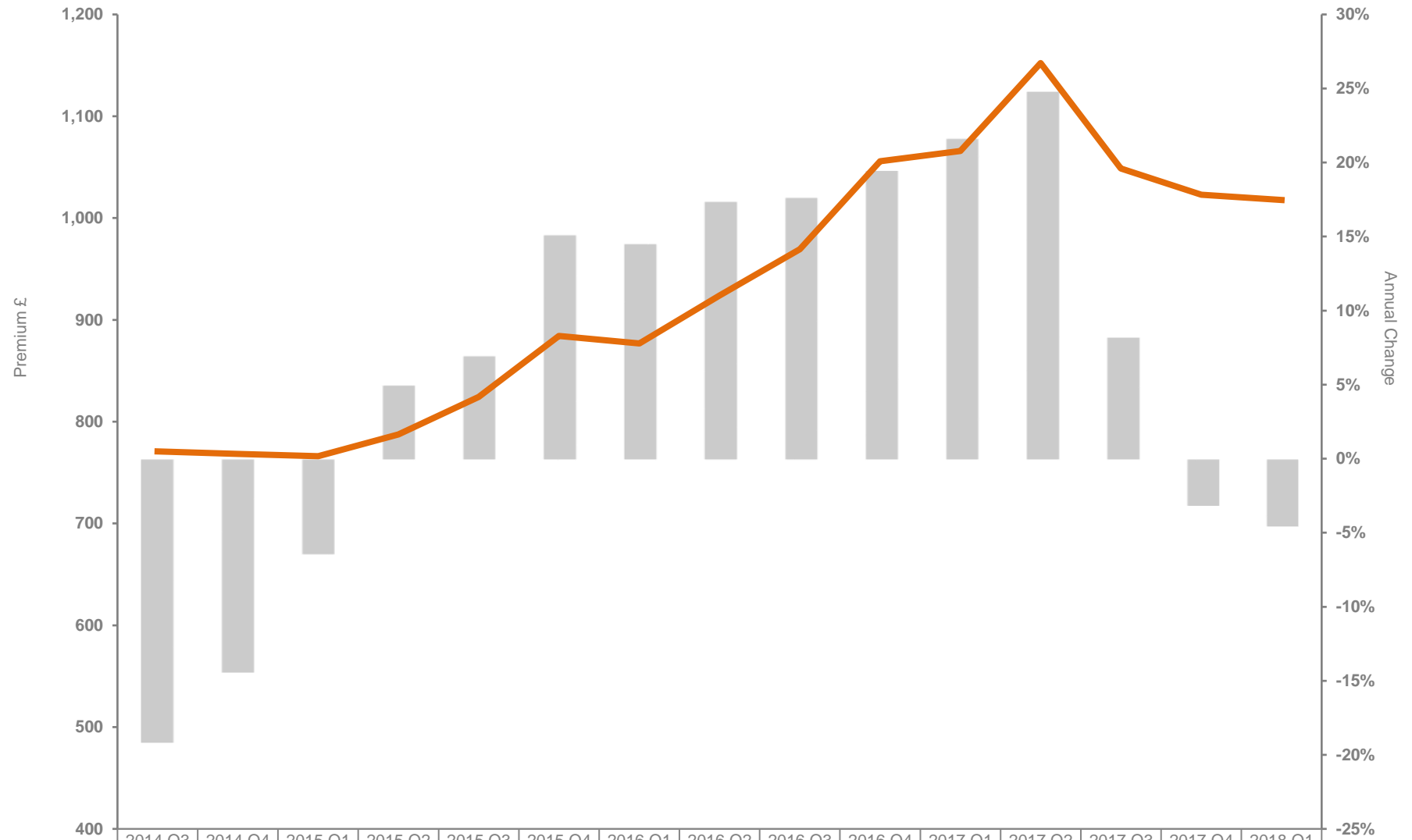
Male		Shoparound		Change
Age	2017 Q4	2018 Q1		
17-22	£1,782.51	£1,766.17		- 0.9%
23-29	£954.40	£939.46		- 1.6%
30-39	£585.60	£562.97		- 3.9%
40-49	£559.65	£539.68		- 3.6%
50-59	£466.30	£450.28		- 3.4%
60-69	£417.27	£409.21		- 1.9%
70+	£614.47	£604.30		- 1.7%

AA BIPI - Motor Comprehensive Shoparound Premium



Annual Change	-14.7%	-10.5%	-6.7%	4.8%	8.4%	19.5%	20.7%	17.2%	16.3%	11.7%	12.9%	19.6%	9.7%	2.0%	-0.7%
Comp Premium	£495.75	£495.13	£488.25	£513.91	£537.45	£591.78	£589.23	£602.54	£624.84	£661.06	£665.47	£720.63	£685.42	£674.06	£660.64

AA BIPI - Motor Third Party, Fire & Theft Shoparound Premium



Annual Change	-19.1%	-14.4%	-6.4%	5.0%	6.9%	15.1%	14.5%	17.3%	17.6%	19.4%	21.6%	24.7%	8.2%	-3.1%	-4.5%
TPF&T Premium	£770.86	£768.37	£766.09	£787.57	£824.34	£884.21	£876.92	£923.95	£969.39	£1,055.8	£1,065.9	£1,152.2	£1,048.7	£1,022.8	£1,017.8

AA British Insurance Premium Index - Car Insurance Shoparound Trends

