

Average Premiums (Motor)

April 2008

Market Summary

Average Premium	Apr-08	Jan-08	% Change	Apr-07	% Change	Jul-94	% Change
Comprehensive	£681.93	£685.29	- 0.5%	£644.50	+ 5.8%	£301.12	+ 126.5%
TPFT Fire & Theft	£838.50	£846.28	- 0.9%	£794.15	+ 5.6%	£276.42	+ 203.3%

Shoparound Summary

Average Premium	Apr-08	Jan-08	% Change	Apr-07	% Change
Comprehensive	£459.44	£464.83	- 1.2%	£440.40	+ 4.3%
TPFT Fire & Theft	£549.35	£540.69	+ 1.6%	£511.07	+ 7.5%

Number of Broker Schemes Used 73
Number of Broker Insurers Used 15
Number of Direct Providers Used 12

Quarterly Movements by Category - Comprehensive

	No. of Risks	% Up	% Down	Less Than £5	% No Quote
Total	800	27.8%	30.8%	41.0%	0.5%
Region (excl. NI)	No. of Risks	% Up	% Down	Less Than £5	% No Quote
Greater London	121	26.4%	37.2%	35.5%	0.8%
South East	119	34.5%	21.0%	42.9%	1.7%
South West & Wales	107	27.1%	30.8%	42.1%	0.0%
West Midlands	92	29.3%	29.3%	40.2%	1.1%
East Midlands & East Anglia	86	16.3%	30.2%	53.5%	0.0%
North East & Yorkshire	102	37.3%	31.4%	31.4%	0.0%
North West	84	26.2%	33.3%	40.5%	0.0%
Scotland	70	20.0%	25.7%	54.3%	0.0%
Age	No. of Risks	% Up	% Down	Less Than £5	% No Quote
<30	198	38.9%	33.3%	27.3%	0.5%
30 - 49	400	25.8%	29.0%	44.8%	0.5%
50 +	202	20.8%	31.7%	47.0%	0.5%
Gender	No. of Risks	% Up	% Down	Less Than £5	% No Quote
Male	480	24.8%	34.0%	40.6%	0.6%
Female	320	32.2%	25.9%	41.6%	0.3%

Average Premiums (Household) April 2008

Market Summary

Average Premium	Apr-08	Jan-08	% Change	Apr-07	% Change	Jul-94	% Change
Buildings	£208.51	£208.93	- 0.2%	£203.83	+ 2.3%	£208.85	- 0.2%
Contents	£128.57	£127.24	+ 1.0%	£125.57	+ 2.4%	£143.04	- 10.1%
Combined	£293.11	£297.19	- 1.4%	n/a	n/a	n/a	n/a

Shoparound Summary

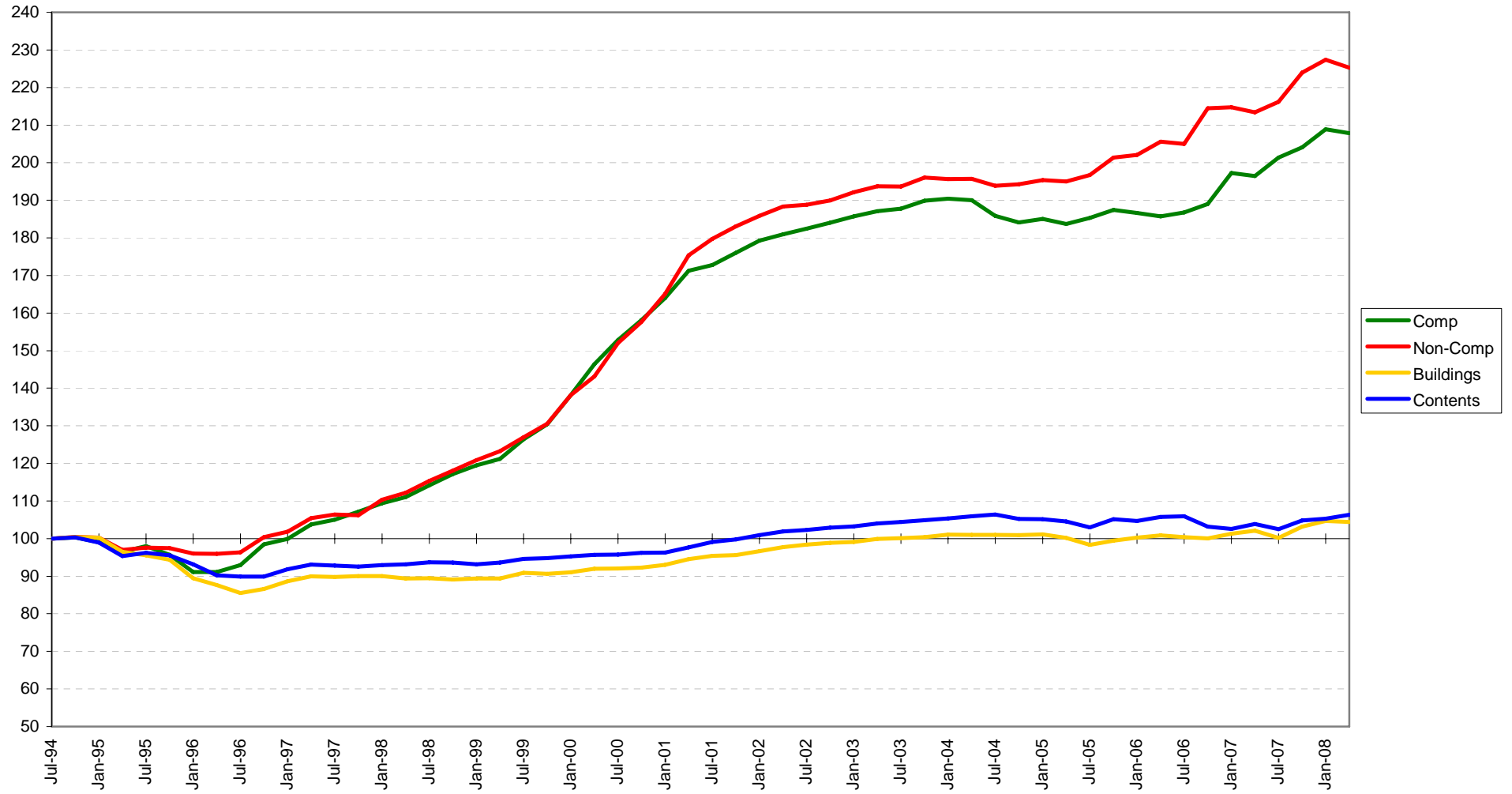
Average Premium	Apr-08	Jan-08	% Change	Apr-07	% Change
Buildings	£120.70	£121.04	- 0.3%	£107.30	+ 12.5%
Contents	£70.29	£70.08	+ 0.3%	£74.02	- 5.0%
Combined	£183.80	£183.31	+ 0.3%	n/a	n/a

Number of Broker Schemes Used 63

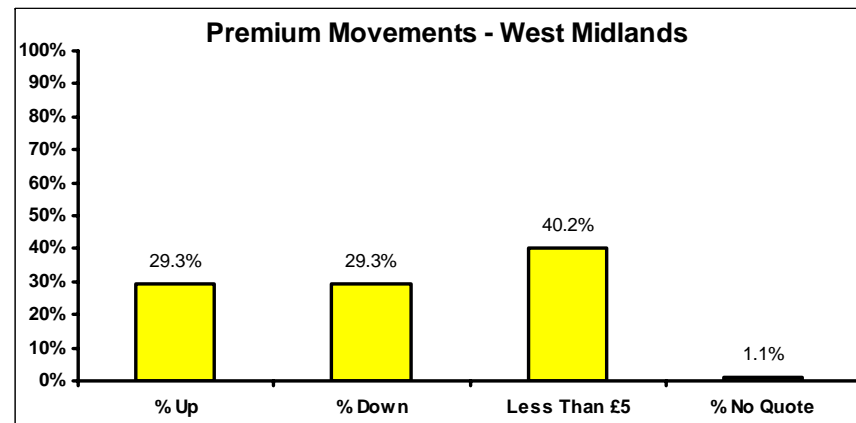
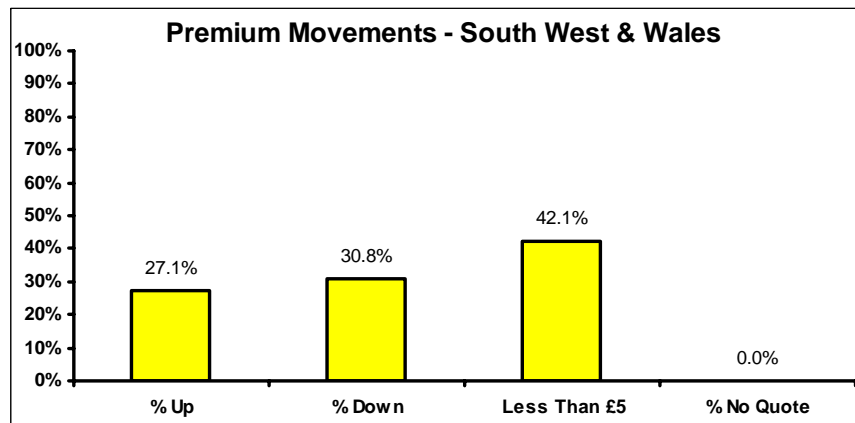
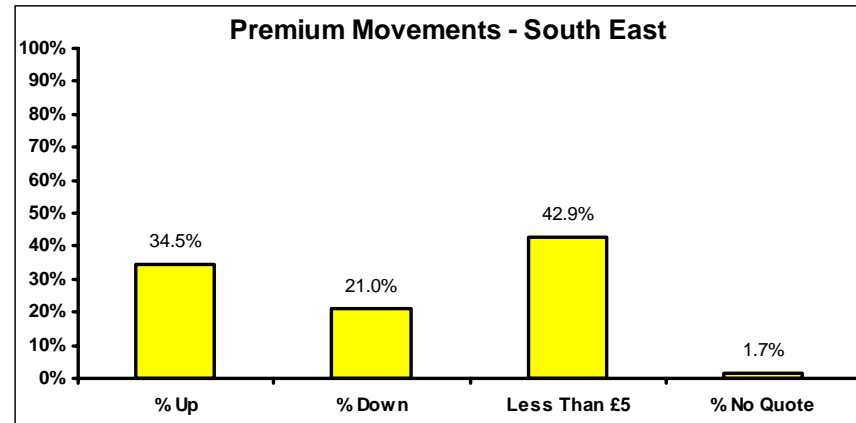
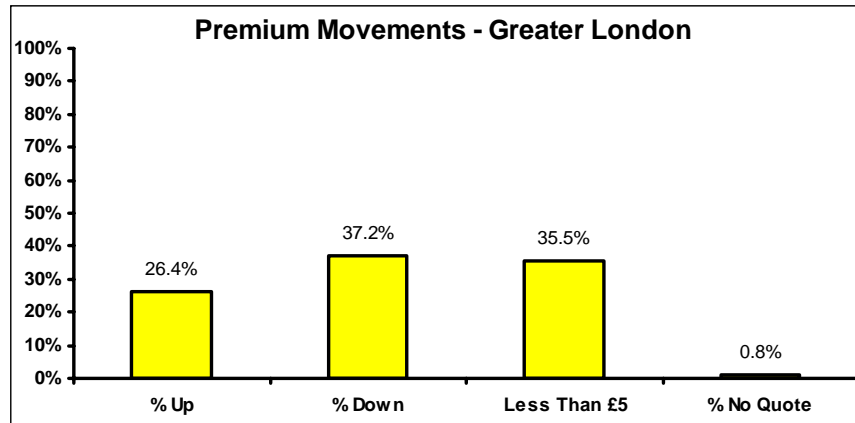
Number of Broker Insurers Used 10

Number of Direct Providers Used 14

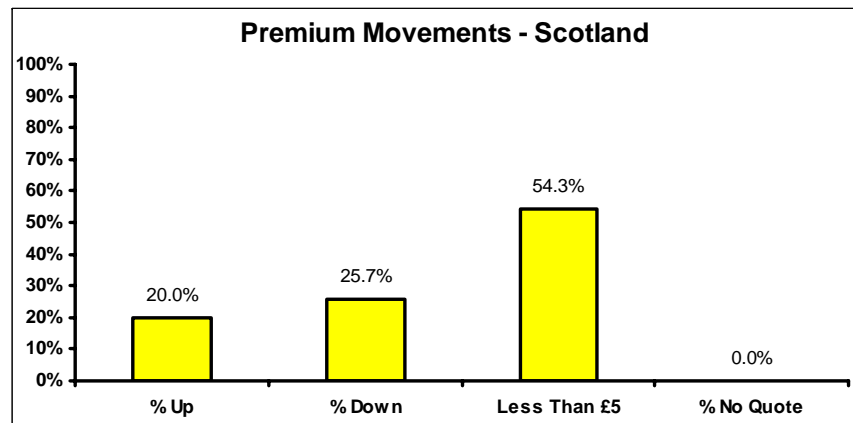
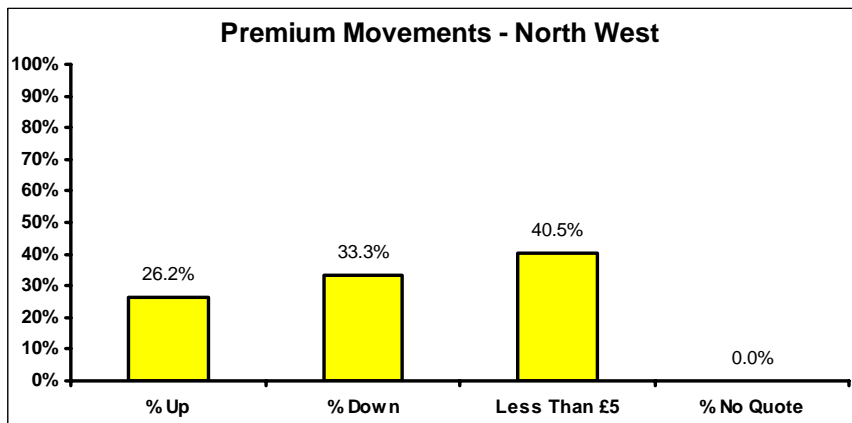
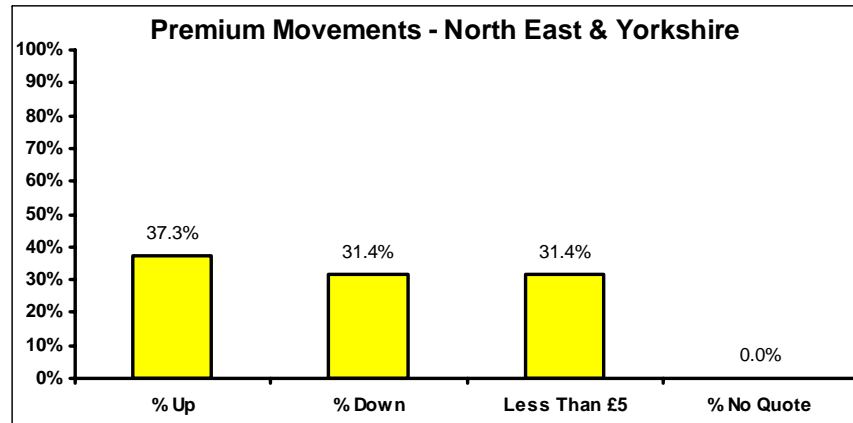
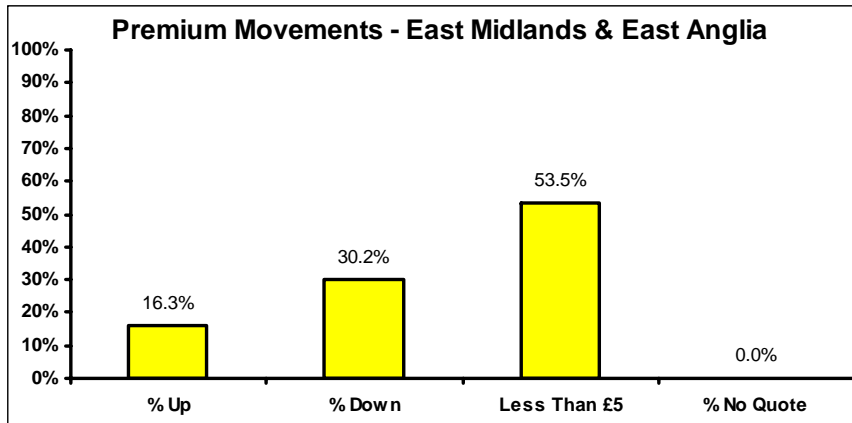
AA British Insurance Premium Index Market average trends since 1994



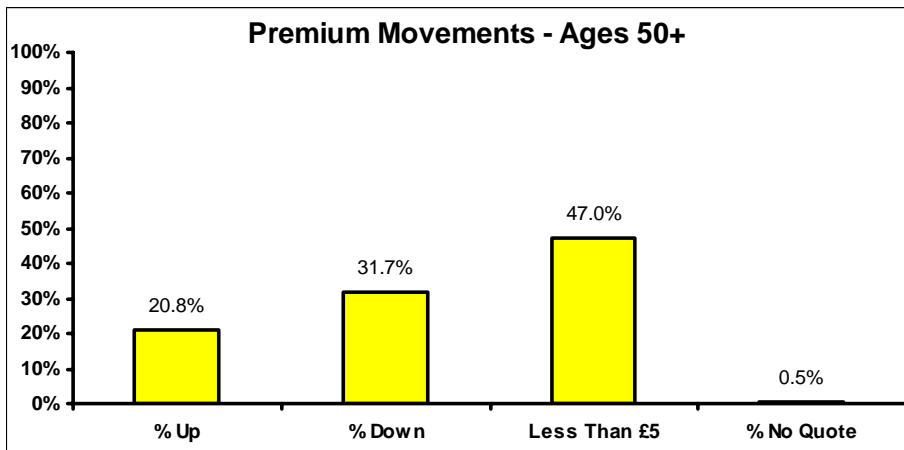
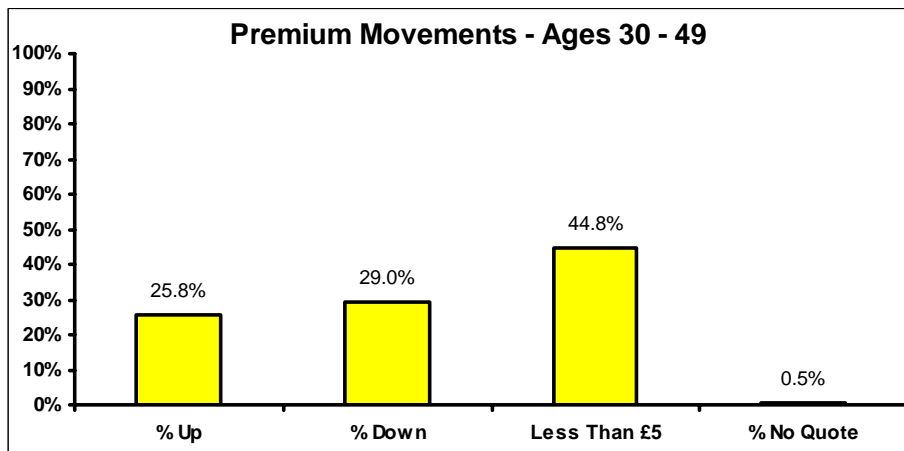
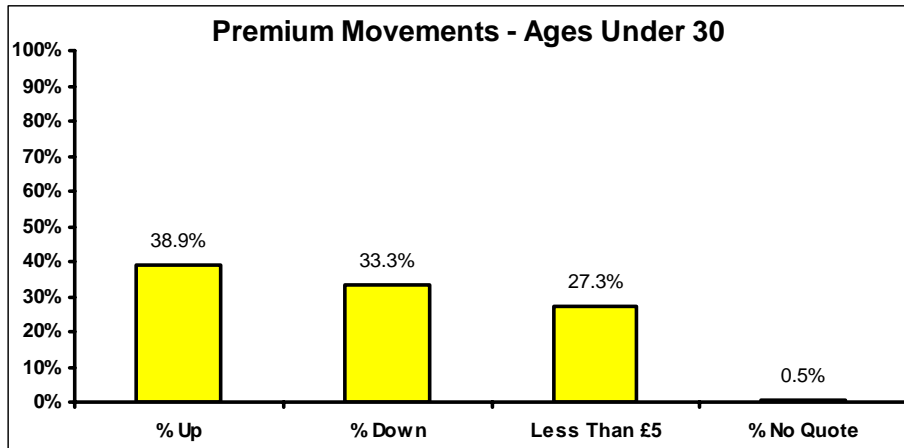
Quarterly Premium Movements (Motor Comprehensive Business)



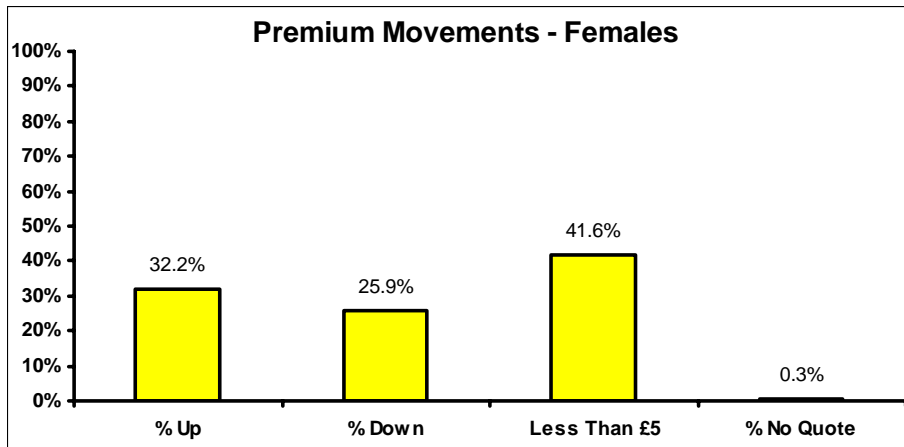
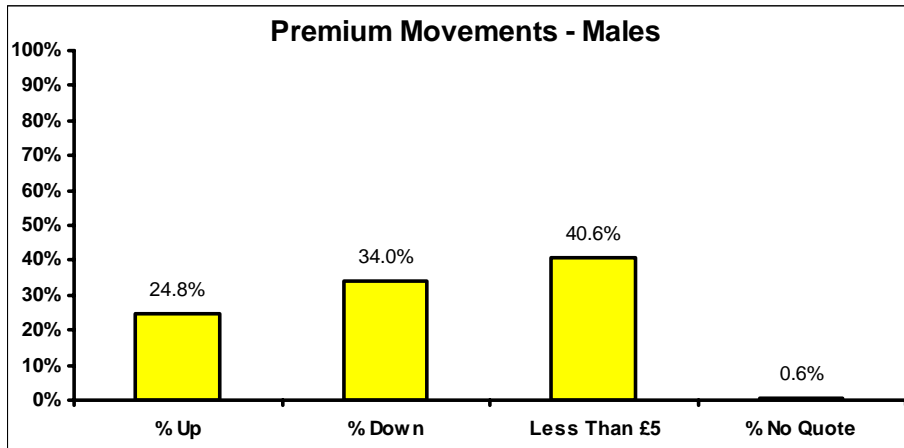
Quarterly Premium Movements (Motor Comprehensive Business)



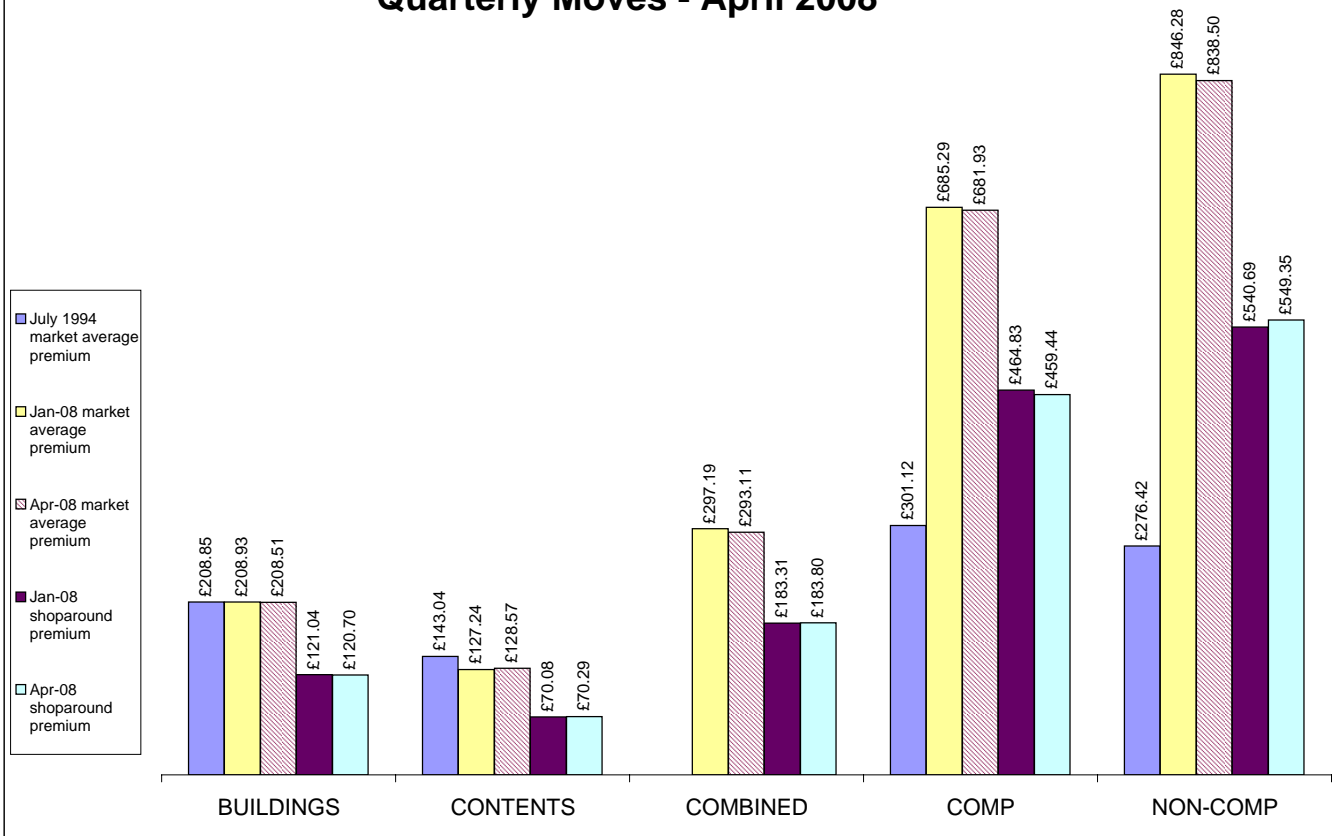
Quarterly Premium Movements (Motor Comprehensive Business)



Quarterly Premium Movements (Motor Comprehensive Business)



AA British Insurance Premium Index Quarterly Moves - April 2008



The 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 1000 car insurance risks - 800 comprehensive and 200 non-comprehensive.

The Index shows average car insurance premiums based on open market rates from 27 of the UK's leading insurers and home premiums across 24 insurers. Composites, direct writers and online providers are included.

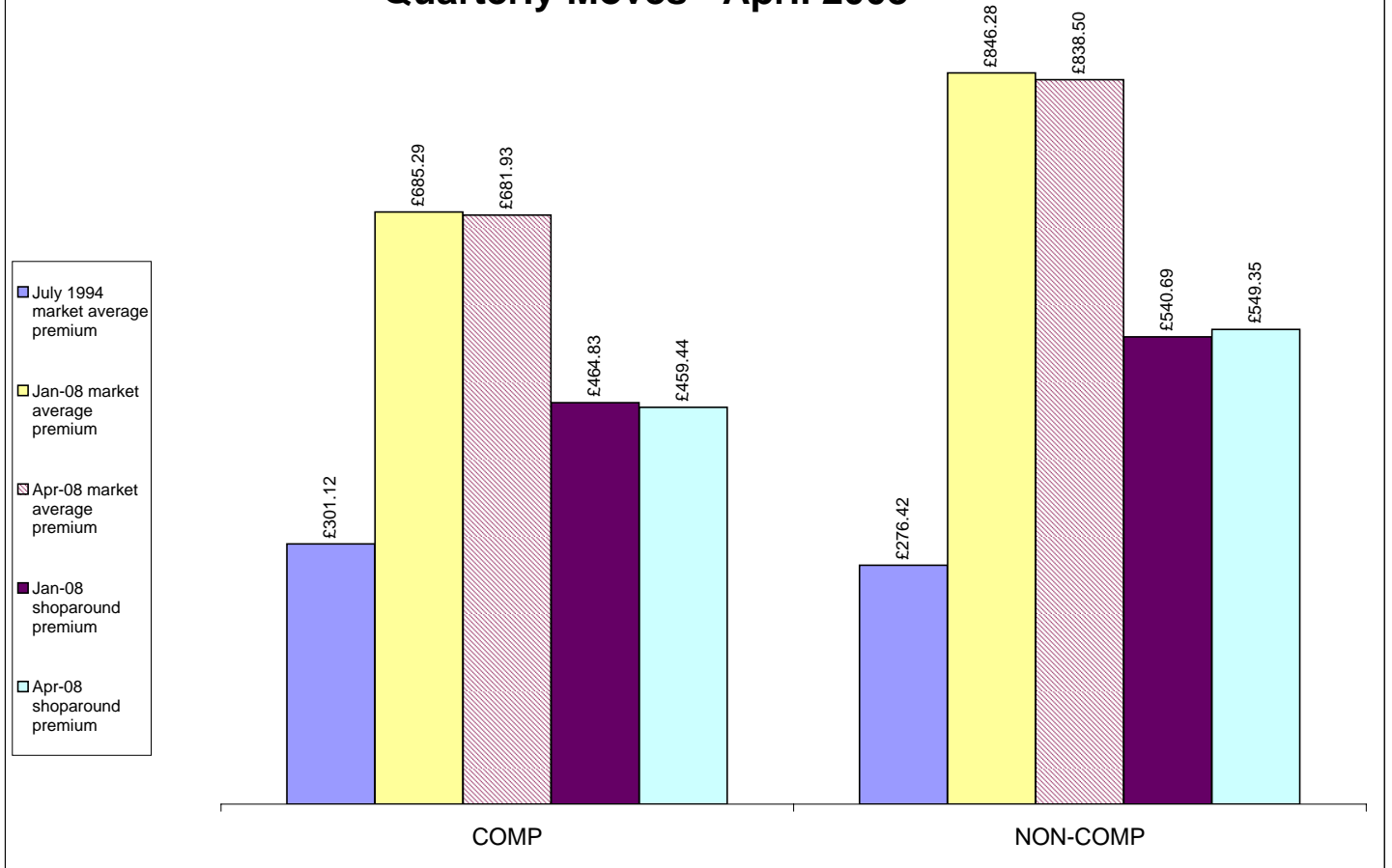
The "Quarterly Shift" compares the market average premium this quarter with the previous quarter.

The "Shoparound" premium is the average of the three 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.

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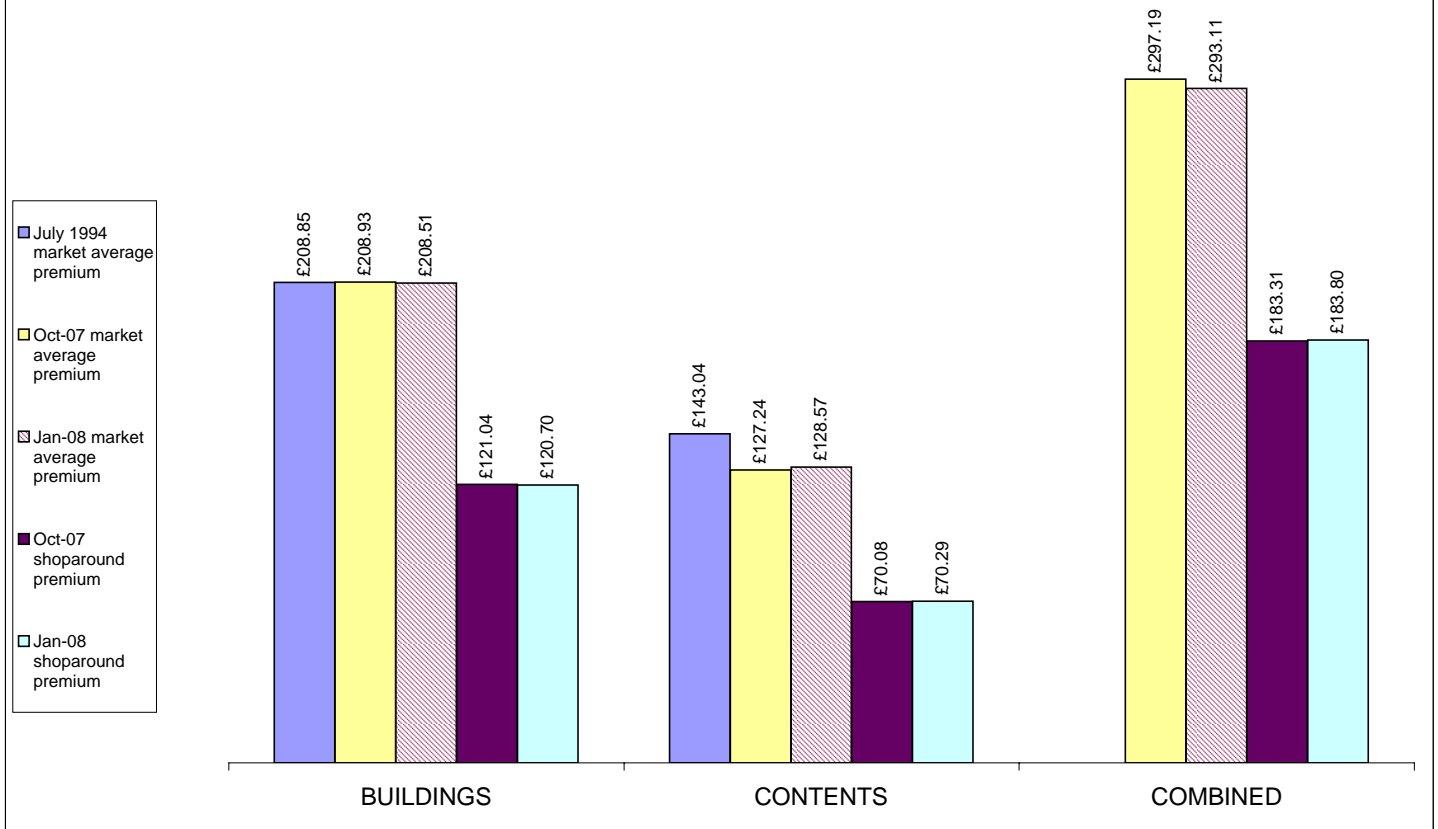
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The "Annual Shift" compares the market average premium this quarter with the same quarter last year.

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