

AA British Insurance Premium Index – 2014 quarter 4

20 January 2015

The AA British Insurance Premium Index (Index) has been tracking the quarterly movement of car and home insurance since 1994. It measures the five cheapest quotes for each 'customer' to provide the Shoparound index, as well as the market average premium (an average of all quotes on a UK-representative basket of 'customers').

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Media contact

Ian Crowder

01256 492 844 ian.crowder@theAA.com

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Motor insurance premiums – 2014 quarter 4

Car insurance rise falters, AA Index finds

- Shoparound premium rises by just £1 over fourth quarter of 2014
- 'Year end sales' mean great value cover

Average quoted car insurance premiums rose by just £1 over the last three months of 2014, according to the latest benchmark AA British Insurance Premium Index.

The Index's Shoparound quote for a comprehensive car insurance policy increased by 0.2% to £540.26 – up from £539.19.¹

This compares with a rise of 1.2% over the previous quarter, which was the first increase in three years. Premiums are 10% cheaper than this time last year.

Janet Connor, managing director of [AA Insurance](#), says that despite the faltering movements recorded by the Index she expects insurers to continue to push for premium increases.

"Car insurance is extremely competitive and some insurers may have lost business by increasing premiums, leading to 'year-end sales' to boost market share, so cover is still very good value.

"Nevertheless the underlying trend is upward, although I think premiums will struggle to rise past 10% by the end of the year."

Ms Connor suggests that premium falls over the past couple of years have had more to do with competitive pressure than the LASPO Act 2012 (Legal Aid, Sentencing and Punishment of Offenders), which aimed to cut fraudulent and exaggerated personal injury claims.

Continued

¹ The AA Shoparound index is an average of the five cheapest premiums, quoted from the broker, the direct market and price comparison sites, for each risk in a nationwide basket of risks representative of the insurance buying public.

AA British Insurance Premium Index

"The facts speak for themselves. The number of personal injury claims is now higher than before the Ministry of Justice's LAPSO Act. Over the 12 months ending March 2014 the average number of claims was 66,000 per month. They now stand at an average of nearly 71,000 per month.¹

"As a result, current premiums are simply unsustainable," says Ms Connor.

The second phase of the government's whiplash reforms will aim to protect honest claimants by outlawing personal injury claims being settled without a medical assessment taking place.

"This new medical reporting accreditation system is welcome, as it should ensure claimants receive a high standard of service from an independently allocated medical-reporting expert," she adds.

"The finer details remain to be clarified, but my view is that in order to reach an informed decision all circumstances of a collision should be taken into account, including vehicle damage, to confirm the likelihood of injury.

"This would put off those looking for an easy cash win, but would not discourage those with a genuine injury.

"In addition, the AA has consistently called on the government to prohibit whiplash injury claims for low-speed collisions, and settle justified claims with rehabilitation rather than cash."

Ms Connor also suggests that the changes proposed by the [Competition and Markets Authority](#) (CMA) on competitive pricing between insurers and price comparison sites has led to additional discounting and 'special offers' by some insurers.

"Changes proposed by the CMA could make it more difficult for customers to find the most competitive premium – they would have to check different comparison sites as well as direct insurers to find the best deals."

Continued

¹ Ministry of Justice, claims portal data.

AA British Insurance Premium Index

Shoparound premium summary

	2014 Q3	2014 Q4	Change	2013 Q4	Annual
Comprehensive	£539.19	£540.26	+0.2%	£600.96	-10.1%
TPFT	£737.92	£739.82	+0.3%	£851.41	-13.1%

TPFT appears to have a higher premium than comprehensive because the basket of risks reflects the type of driver that buys such cover, typically young drivers.

Winners and losers – Shoparound by age

Young drivers are the winners this quarter, with those aged 17–22 seeing a rise of just 45p in their Shoparound quote although they pay by far the highest premiums by age at £1,216.96. Over the year the youngest drivers also benefited from the biggest fall – 15.2%.

The 23–29 group was the only age segment to see average premiums fall over the quarter, by 0.2% to £681.17. Those aged 60–69 pay the lowest premiums, but saw a modest increase of 0.3% to £297.23. The oldest drivers (70 and above) suffered the biggest quarterly jump, 1.3% to £366.69, and the smallest annual fall (down 1.7%).

Age	2014 Q3	2014 Q4	Change	2013 Q4	Annual
17-22	£1,216.51	£1,216.96	+0.0%	£1,435.36	-15.2%
23-29	£682.58	£681.17	-0.2%	£769.73	-11.5%
30-39	£436.73	£437.82	+0.2%	£471.35	-7.1%
40-49	£429.44	£431.17	+0.4%	£465.53	-7.4%
50-59	£341.54	£345.57	+1.2%	£371.77	-7.0%
60-69	£296.27	£297.23	+0.3%	£313.12	-5.1%
70+	£362.02	£366.69	+1.3%	£372.98	-1.7%

Continued

AA British Insurance Premium Index

Winners and losers – Shoparound by region

Scotland remains the cheapest region in the UK to insure a car, despite a small increase in the Shoparound quote for the second quarter in succession (0.5%). Premiums fell in five regions: Northern Ireland saw the biggest drop (down 2.2%), although it had the highest premium at £815. Compare this with north-west England where premiums rose by 0.7% to £800, although this region has seen the biggest annual fall (13.4%).

The cheapest area is western England, which saw a premium rise of 1.4% to £428. The biggest increase was in East Anglia, where the Shoparound quote rose over the quarter by 1.8% to £494.

Region	2014 Q3	2014 Q4	Change	2013 Q4	Annual
Anglia	£485.10	£493.89	+1.8%	£544.58	-9.3%
Border & TyneTees	£512.30	£511.39	-0.2%	£585.32	-12.6%
Central	£553.58	£549.11	-0.8%	£619.86	-11.4%
Granada (North-west)	£795.06	£800.32	+0.7%	£924.07	-13.4%
London	£644.69	£648.73	+0.6%	£713.85	-9.1%
Scotland	£374.87	£376.65	+0.5%	£424.66	-11.3%
South	£452.76	£451.61	-0.3%	£497.53	-9.2%
Ulster	£833.14	£815.14	-2.2%	£833.14	n/a
Wales	£475.91	£479.54	+0.8%	£528.14	-9.2%
West & West Country	£422.15	£428.24	+1.4%	£472.99	-9.5%
Yorkshire	£610.76	£607.13	-0.6%	£675.69	-10.1%

Continued

Motor insurance premiums – summary tables and charts 2014 Q4

Download the Index (csv file) for motor insurance

[2,800 risks for car insurance](#)

AA British Insurance Premium Index - Motor insurance (chart)

Motor insurance premium movements - all channels (chart)

Motor insurance premium movements - all channels (table)

Motor insurance premium movements - region and age, all channels (table)

Comprehensive insurance Shoparound premium - all channels (chart)

Third party insurance Shoparound premium - all channels (chart)

Motor insurance average premiums (charts)

Motor insurance average premiums (tables)

Motor insurance average premiums - region and age (table)

Comprehensive insurance Shoparound premium trends (chart)

Third party insurance Shoparound premium trends (chart)

Home insurance premiums – 2014 quarter 4

Little movement in home insurance premiums

- Low claims due to the weather mean premiums remain 'static'
- Premiums unlikely to fall further, AA believes

The cost of a combined buildings and contents insurance policy has remained static over the past three months, with just 5p added to an average home policy premium, says the AA's latest benchmark British Insurance Premium Index.

The Index's Shoparound quote shows that the premium for a combined policy stands at £163.06.¹ But this is 5.3% less than a year ago.

Prices for standalone home buildings and contents policies also moved little. The Shoparound quote for buildings rose by 19p or 0.2% to £114.92 over the quarter; but over 12 months it has fallen 8.1% from £125.04. For a contents policy, the premium fell by 2.5% or £1.61 to £62.01 (down 7.7% from £67.18 over 12 months).

Janet Connor, managing director of [AA Insurance](#), says that the year ended positively for home insurers, but suggests that premiums may be levelling off after a long downward trend.

"Despite the national preoccupation with the weather, flood and storm damage claims have been well within insurers' capacity, and have not affected premiums," she points out.

"Home insurance premiums have gradually been falling for around four years, but I don't believe they'll fall much more. Even so, home insurance is a real bargain, with premiums similar to those quoted when the AA Index began in 1994."

Ms Connor points out that the national average hides regional differences, and that homes at greatest risk of flooding are likely to have seen the biggest increases.

"The recent confirmation that [Flood Re](#), the insurance scheme designed to allow homes most at risk of flooding to obtain affordable insurance cover, will finally enter the statute books later this year is welcome news. It will be funded by a levy of around £10 on all home insurance buyers.

Continued

¹ The AA Shoparound index is an average of the five cheapest premiums, quoted from the broker, the direct market and price comparison sites, for each risk in a nationwide basket of risks representative of the insurance buying public.

AA British Insurance Premium Index

"A lot of detail still has to be ironed out, but the prospect that at-risk homeowners will be able to obtain competitive premiums, capped depending on their council tax band, will be of great relief to them."

Ms Connor says that it is vital the government still maintains flood-defence spending. "Last week scientists announced that sea levels are rising faster than expected, which is unwelcome news for some coastal communities.¹

"And January has already seen some damaging weather, including storms and local flooding, even reports of tornadoes.

"This should be a timely reminder that British homes are increasingly vulnerable, and not just those identified as being at highest flood risk. Flash flooding can happen anywhere and it doesn't just ruin homes. The clear-up has a major impact on peoples' lives, their health, the local infrastructure and the economy.

"It should also remind householders to look carefully at their own cover.

"There is evidence that the number of homes protected by contents cover has fallen, and perhaps a third of homes that do have cover are underinsured. Now may be a good time to not only confirm that they are insured but that it is adequate too.

"After all, peace of mind about the protection of your possessions for a whole year, for less than the amount you'd pay to fill your car's fuel tank, has to be a bargain."

The AA British Insurance Premium Index is the longest running quarterly tracker of home and car insurance premiums, and the only one to analyse home premiums.

Shoparound premium summary

	2014 Q3	2014 Q4	Change	2013 Q4	Annual
Buildings	£114.73	£114.92	+0.2%	£125.04	-8.1%
Contents	£63.62	£62.01	-2.5%	£67.18	-7.7%
Combined	£163.01	£163.06	+0.0%	£177.72	-8.3%

Continued

¹ Nature, January 2015. The Department of Earth and Planetary Sciences, Harvard, believes ocean levels have risen on average by 3mm per year since 1990, significantly faster than previously thought.

Home insurance premiums – summary tables and charts 2014 Q4

Download the Index (csv file) for home insurance:

[750 risks for home insurance](#)

AA British Insurance Premium Index - Home insurance (chart)

Home insurance premium movements - all channels (chart)

Home insurance premium movements - all channels (table)

Home insurance premium movements - region, all channels (table)

Buildings insurance Shoparound premium - all channels (chart)

Contents insurance Shoparound premium - all channels (chart)

Home insurance average premiums (charts)

Home insurance average premiums (tables)

Buildings insurance average premiums – region, age, property type, year built (table)

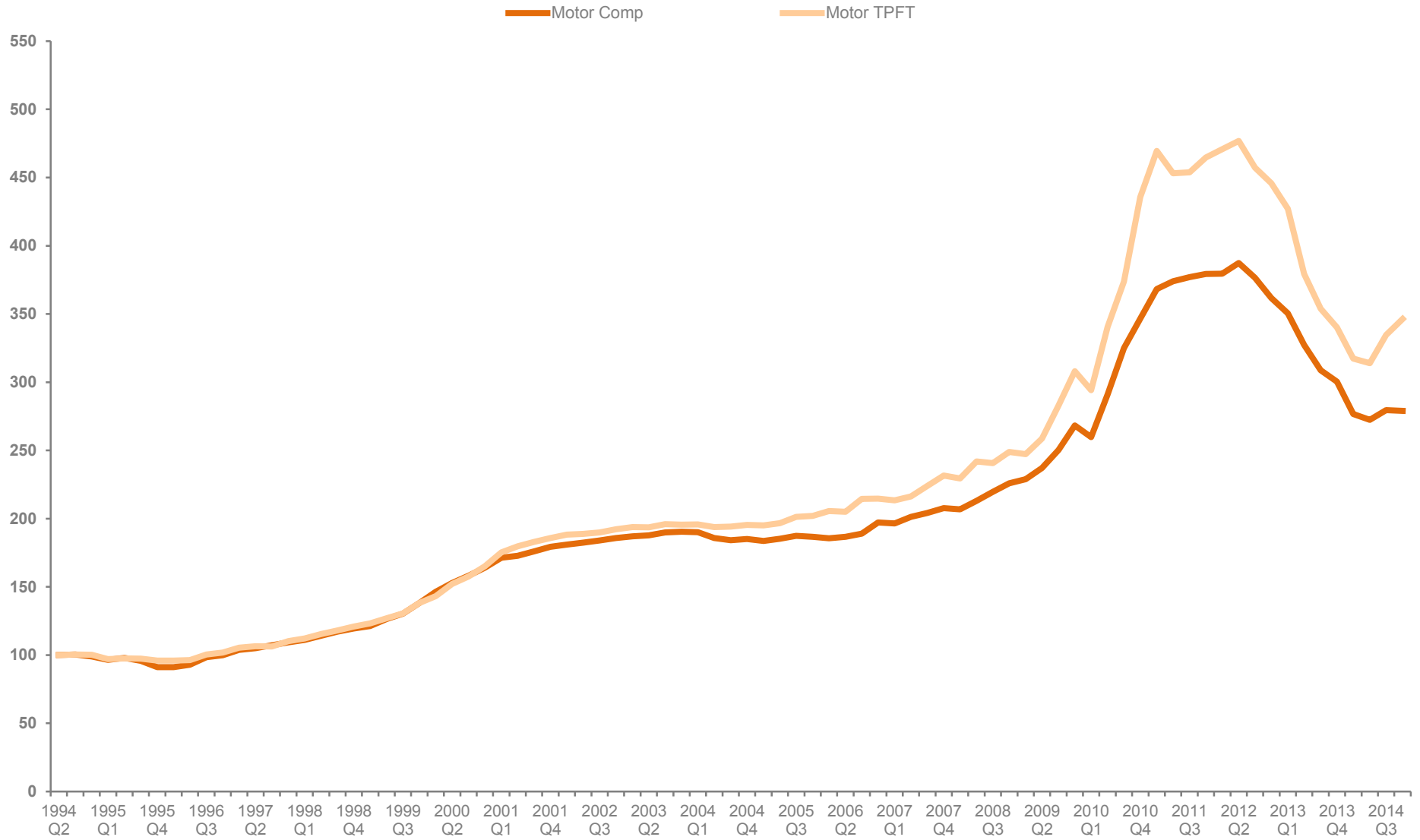
Contents insurance average premiums – region, age, property type, year built (table)

Combined insurance average premiums – region, age, property type, year built (table)

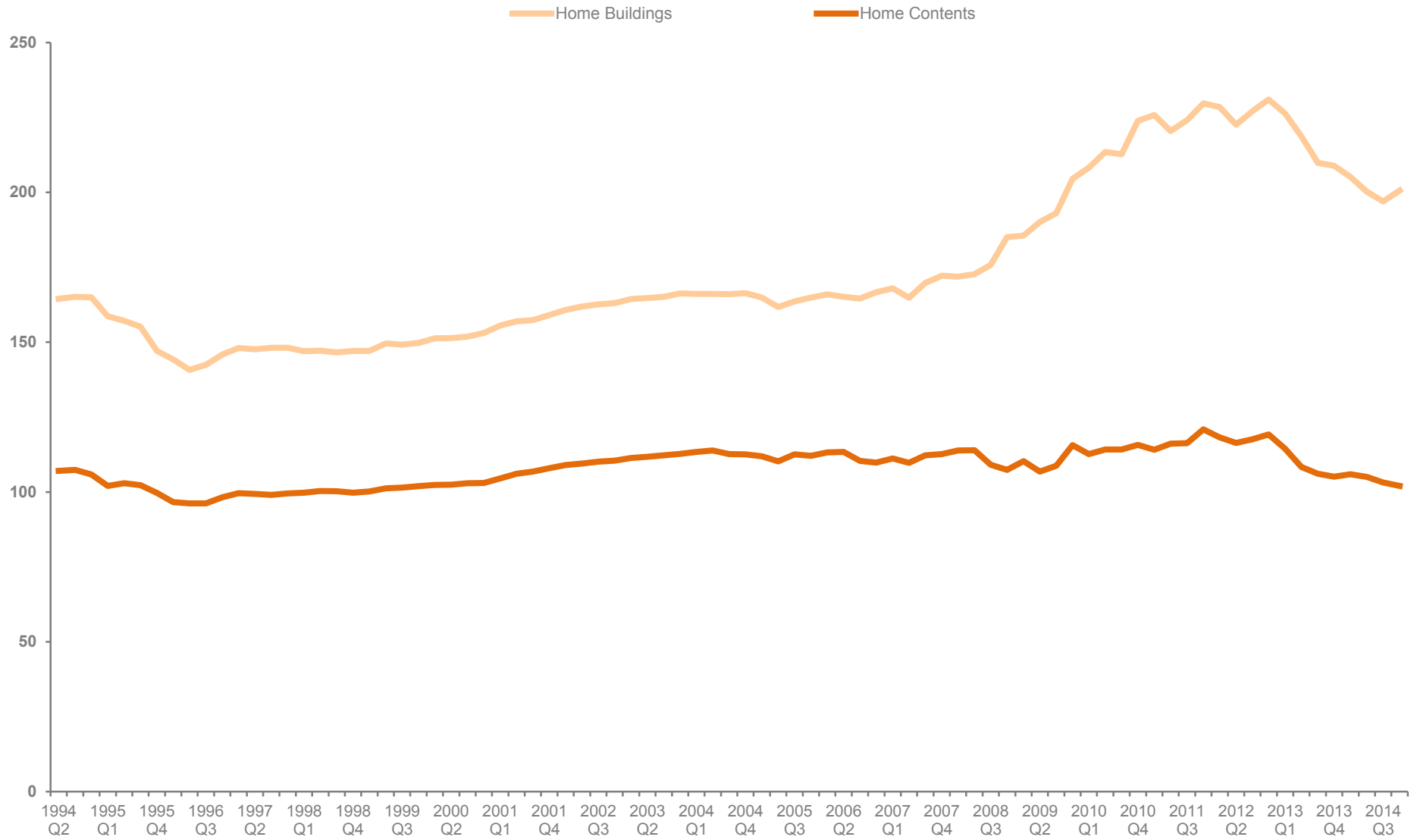
Buildings insurance Shoparound premium trends (chart)

Contents insurance Shoparound premium trends (chart)

AA British Insurance Premium Index - Motor market average trends

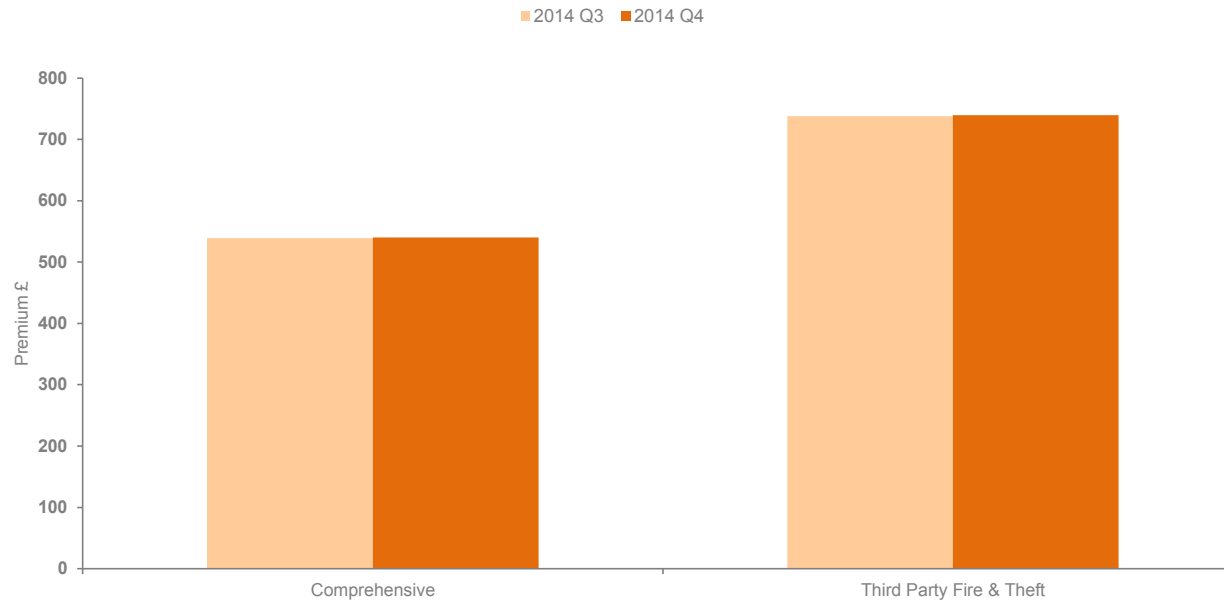


AA British Insurance Premium Index - Home market average trends



AA British Insurance Premium Index - Motor Shoparound premium all channels

	2014 Q3	2014 Q4
Comprehensive	£539.19	£540.26
Third Party Fire & Theft	£737.92	£739.82



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 2800 car insurance risks - 2500 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 80 of the UK's leading insurers and home premiums across 72 insurers. Composites, direct writers and online providers are included.

The quarterly move 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 250000 risks.

AA BIPI - Motor insurance premium movements

Shoparound summary - all channels*

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Comprehensive	£539.19	£540.26	+ 0.2%	£600.96	- 10.1%
Third Party Fire & Theft	£737.92	£739.82	+ 0.3%	£851.41	- 13.1%

Market summary - all channels*

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Comprehensive	£894.32	£875.26	- 2.1%	£900.78	- 2.8%
Third Party Fire & Theft	£1,226.14	£1,204.49	- 1.8%	£1,270.90	- 5.2%

* Based on GFK channel preference and arrangement data - June 2014.

AA BIPI - Motor insurance premium movements

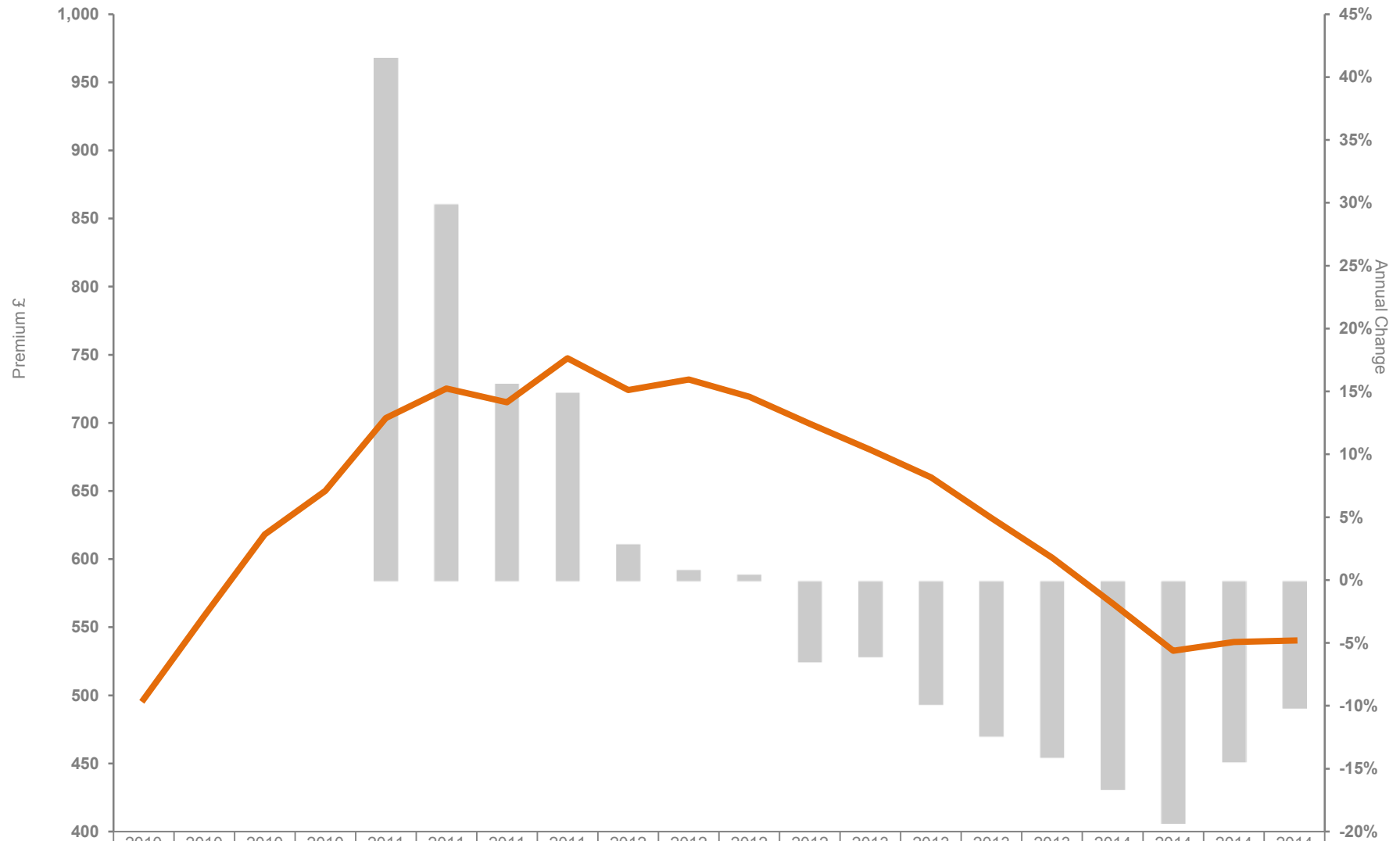
Summary by region - all channels

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Anglia	£485.10	£493.89	+ 1.8%	£796.09	£794.25	- 0.2%
Border & TyneTees	£512.30	£511.39	- 0.2%	£859.22	£828.67	- 3.6%
Central	£553.58	£549.11	- 0.8%	£892.93	£873.72	- 2.2%
Granada	£795.06	£800.32	+ 0.7%	£1,372.92	£1,331.40	- 3.0%
London	£644.69	£648.73	+ 0.6%	£1,060.85	£1,042.60	- 1.7%
Scotland	£374.87	£376.65	+ 0.5%	£613.66	£603.94	- 1.6%
South	£452.76	£451.61	- 0.3%	£716.88	£700.46	- 2.3%
UTV	£833.14	£815.14	- 2.2%	£1,469.90	£1,461.44	- 0.6%
Wales	£475.91	£479.54	+ 0.8%	£770.53	£751.12	- 2.5%
West & West Country	£422.15	£428.24	+ 1.4%	£705.85	£701.72	- 0.6%
Yorkshire	£610.76	£607.13	- 0.6%	£1,035.65	£999.60	- 3.5%

Summary by age - all channels

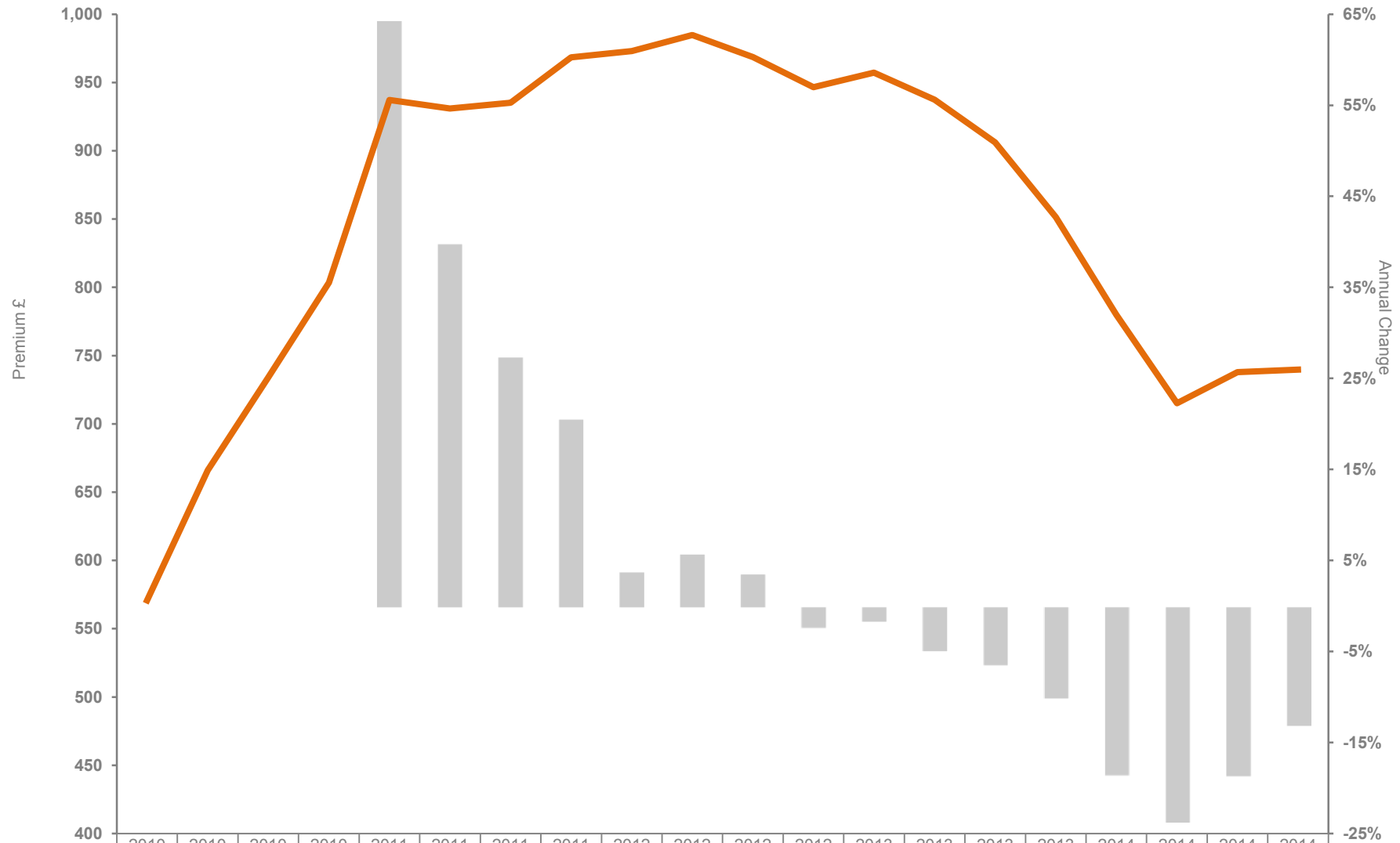
Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£1,216.51	£1,216.96	+ 0.0%	£1,973.21	£1,898.73	- 3.8%
23-29	£682.58	£681.17	- 0.2%	£1,143.11	£1,116.83	- 2.3%
30-39	£436.73	£437.82	+ 0.2%	£706.20	£699.53	- 0.9%
40-49	£429.44	£431.17	+ 0.4%	£691.97	£689.38	- 0.4%
50-59	£341.54	£345.57	+ 1.2%	£550.54	£542.93	- 1.4%
60-69	£296.27	£297.23	+ 0.3%	£473.15	£472.15	- 0.2%
70+	£362.02	£366.69	+ 1.3%	£568.50	£574.05	+ 1.0%

AA BIPI - Motor comprehensive Shoparound premium



	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Q4
Annual Change					41.5%	29.9%	15.7%	15.0%	2.9%	0.9%	0.5%	-6.5%	-6.1%	-9.8%	-12.4%	-14.1%	-16.6%	-19.3%	-14.4%	-10.1%
Comp Premium	£497.0	£558.1	£618.1	£650.1	£703.4	£725.2	£715.2	£747.5	£724.1	£731.7	£719.0	£699.3	£680.3	£660.0	£630.0	£600.9	£567.3	£532.7	£539.1	£540.2

AA BIPI - Motor third party Shoparound premium

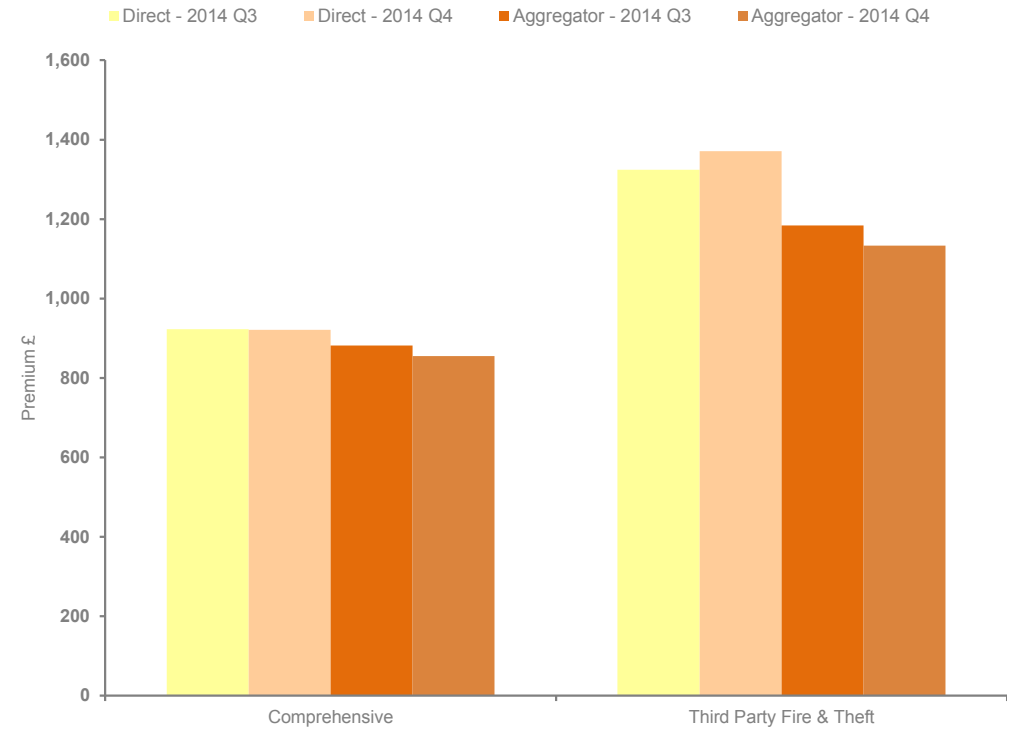
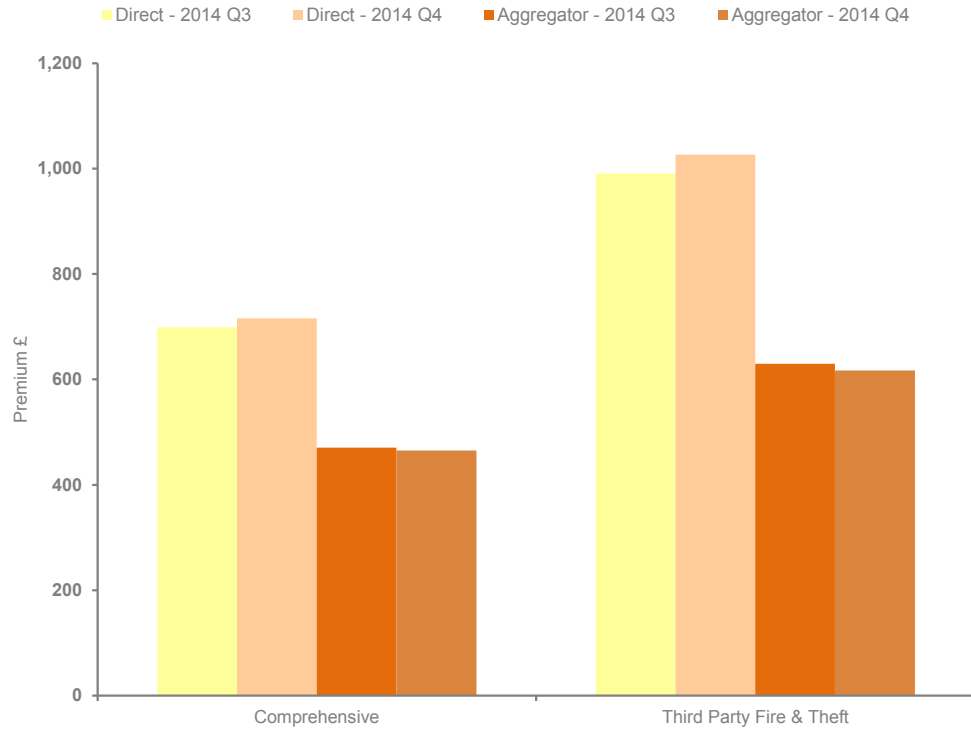


Annual Change					64.2%	39.8%	27.4%	20.5%	3.8%	5.8%	3.6%	-2.3%	-1.6%	-4.8%	-6.4%	-10.1%	-18.5%	-23.7%	-18.6%	-13.1%
TPFT Premium	£570.7	£666.0	£734.0	£803.4	£937.1	£930.9	£935.1	£968.5	£973.0	£984.8	£968.5	£946.5	£957.1	£937.2	£906.1	£851.4	£779.9	£715.1	£737.9	£739.8

AA British Insurance Premium Index - average premiums

Shoparound	Direct		Aggregator	
	2014 Q3	2014 Q4	2014 Q3	2014 Q4
Comprehensive	£698.98	£715.83	£470.71	£465.01
Third Party Fire & Theft	£990.40	£1,026.35	£629.72	£617.01

Market	Direct		Aggregator	
	2014 Q3	2014 Q4	2014 Q3	2014 Q4
Comprehensive	£922.90	£921.43	£882.08	£855.47
Third Party Fire & Theft	£1,324.21	£1,370.64	£1,184.11	£1,133.28



AA BIPI - Motor insurance direct channel average premium

Shoparound summary

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Comprehensive	£698.98	£715.83	+ 2.4%	£772.36	- 7.3%
Third Party Fire & Theft	£990.40	£1,026.35	+ 3.6%	£1,070.49	- 4.1%

Market summary

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Comprehensive	£922.90	£921.43	- 0.2%	£991.99	- 7.1%
Third Party Fire & Theft	£1,324.21	£1,370.64	+ 3.5%	£1,345.85	+ 1.8%

AA BIPI - Motor insurance aggregator channel average premium

Shoparound summary

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Comprehensive	£470.71	£465.01	- 1.2%	£527.50	- 11.8%
Third Party Fire & Theft	£629.72	£617.01	- 2.0%	£757.51	- 18.5%

Market summary

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Comprehensive	£882.08	£855.47	- 3.0%	£861.70	- 0.7%
Third Party Fire & Theft	£1,184.11	£1,133.28	- 4.3%	£1,238.78	- 8.5%

AA BIPI - Motor insurance direct channel average premium

Motor summary by region

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Anglia	£639.41	£651.36	1.9%	£812.62	£818.98	0.8%
Border & TyneTees	£642.70	£648.78	0.9%	£900.81	£883.49	-1.9%
Central	£743.84	£757.92	1.9%	£945.17	£946.32	0.1%
Granada	£1,001.72	£1,048.61	4.7%	£1,384.49	£1,403.14	1.3%
London	£843.37	£875.86	3.9%	£1,119.40	£1,126.78	0.7%
Scotland	£483.48	£496.72	2.7%	£657.80	£651.59	-0.9%
South	£597.99	£603.00	0.8%	£759.53	£766.31	0.9%
UTV	£993.05	£998.26	0.5%	£1,235.92	£1,236.95	0.1%
Wales	£642.34	£650.27	1.2%	£823.78	£820.59	-0.4%
West & West Country	£547.00	£558.22	2.1%	£780.01	£788.23	1.1%
Yorkshire	£805.79	£829.94	3.0%	£1,096.42	£1,092.46	-0.4%

AA BIPI - Motor insurance aggregator channel average premium

Motor summary by region

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Anglia	£418.97	£426.40	1.8%	£789.00	£783.65	-0.7%
Border & TyneTees	£456.41	£452.51	-0.9%	£841.39	£805.17	-4.3%
Central	£472.04	£459.62	-2.6%	£870.54	£842.61	-3.2%
Granada	£706.49	£693.91	-1.8%	£1,367.96	£1,300.65	-4.9%
London	£559.54	£551.39	-1.5%	£1,035.75	£1,006.52	-2.8%
Scotland	£328.32	£325.19	-1.0%	£594.75	£583.52	-1.9%
South	£390.52	£386.73	-1.0%	£698.60	£672.24	-3.8%
UTV	£764.61	£736.66	-3.7%	£1,570.18	£1,557.65	-0.8%
Wales	£404.58	£406.38	0.4%	£747.71	£721.35	-3.5%
West & West Country	£368.65	£372.54	1.1%	£674.07	£664.64	-1.4%
Yorkshire	£527.17	£511.65	-2.9%	£1,009.60	£959.81	-4.9%

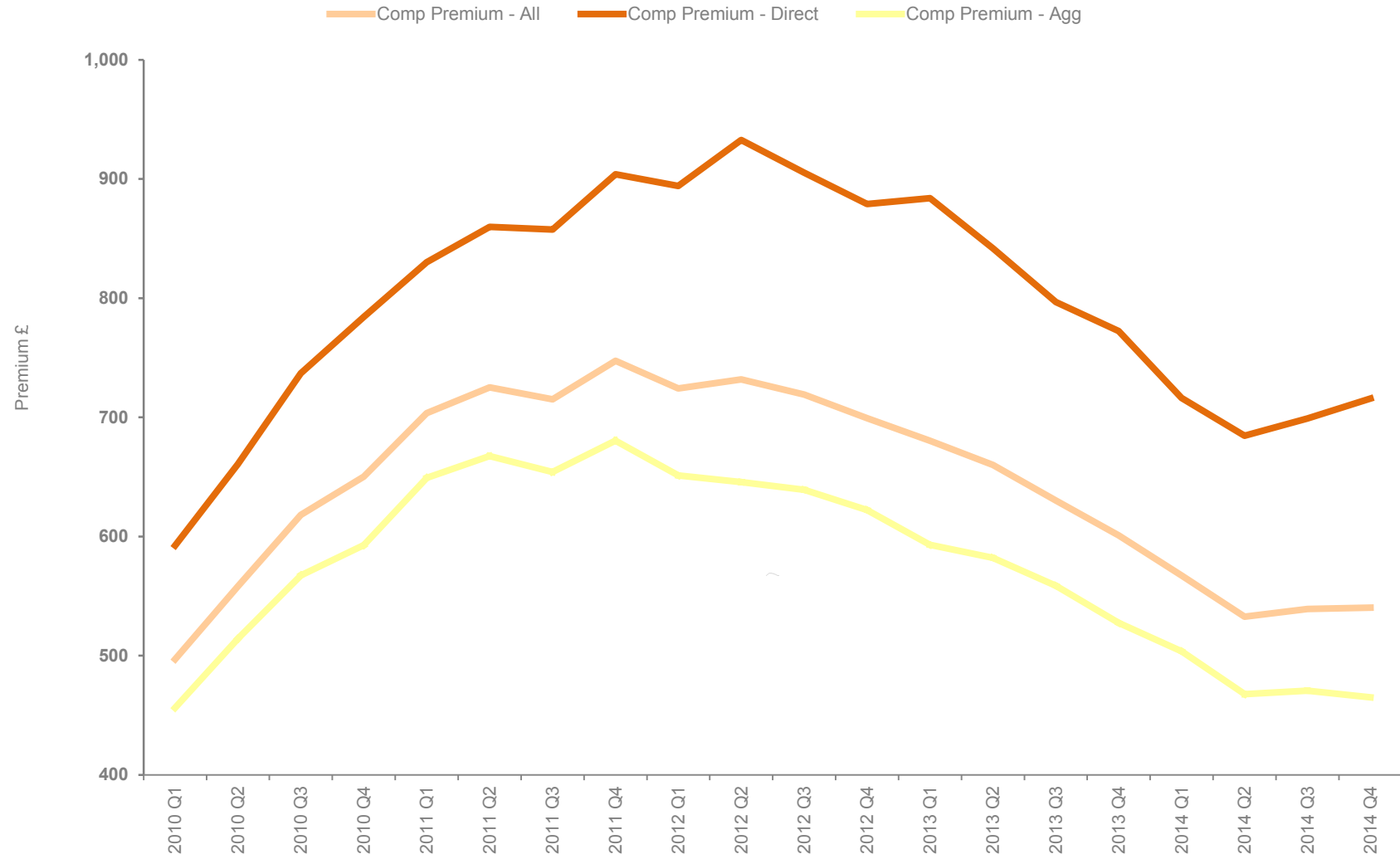
Motor summary by age

Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£1,694.97	£1,723.93	1.7%	£2,068.90	£2,059.13	-0.5%
23-29	£978.19	£997.06	1.9%	£1,259.24	£1,269.01	0.8%
30-39	£562.68	£578.52	2.8%	£751.18	£761.43	1.4%
40-49	£528.71	£546.97	3.5%	£699.48	£707.00	1.1%
50-59	£419.35	£431.06	2.8%	£539.27	£537.22	-0.4%
60-69	£385.07	£400.78	4.1%	£484.48	£485.80	0.3%
70+	£455.45	£482.85	6.0%	£570.04	£575.97	1.0%

Motor summary by age

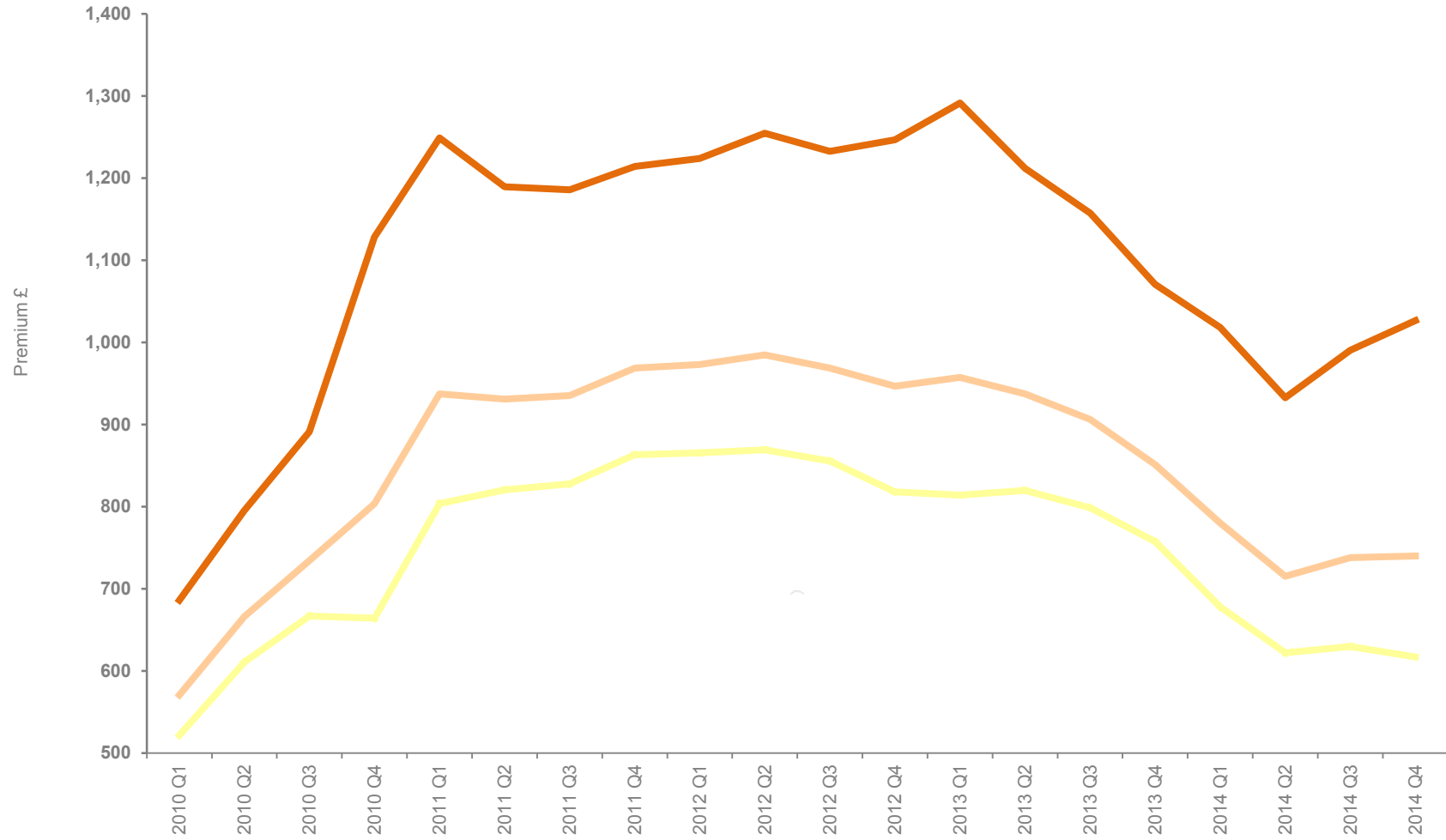
Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£1,011.45	£999.68	-1.2%	£1,932.21	£1,829.98	-5.3%
23-29	£555.89	£545.78	-1.8%	£1,093.33	£1,051.61	-3.8%
30-39	£382.75	£377.52	-1.4%	£686.92	£673.00	-2.0%
40-49	£386.90	£381.54	-1.4%	£688.75	£681.82	-1.0%
50-59	£308.19	£308.94	0.2%	£555.37	£545.38	-1.8%
60-69	£258.21	£252.85	-2.1%	£468.30	£466.29	-0.4%
70+	£321.97	£316.91	-1.6%	£567.84	£573.23	0.9%

AA BIPI - Motor comprehensive Shoparound premium trends



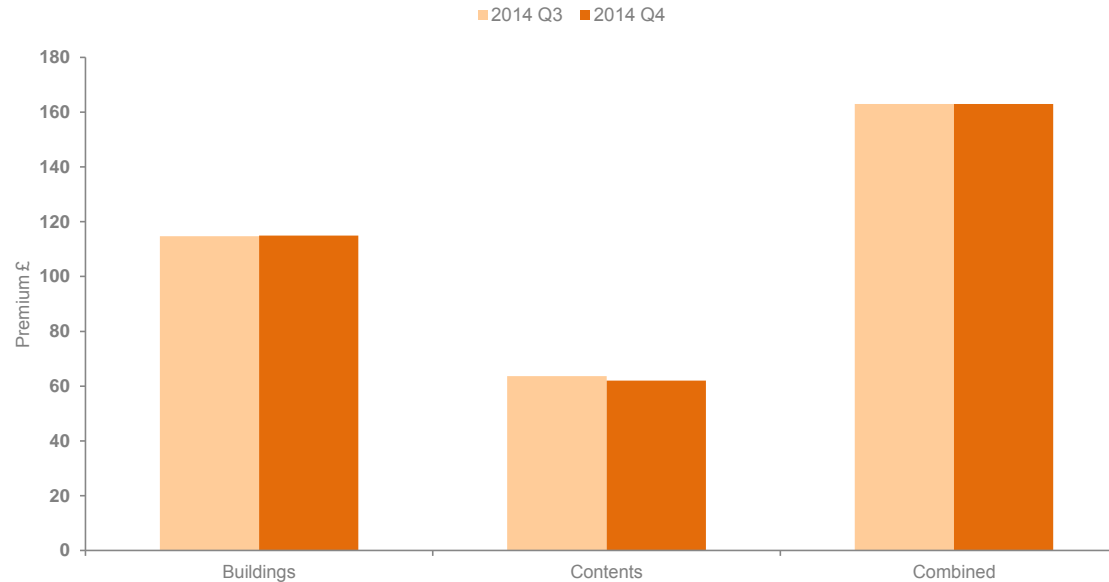
AA BIPI - Motor third party Shoparound premium trends

TPFT Premium - All TPFT Premium - Direct TPFT Premium - Agg



AA British Insurance Premium Index - Home Shoparound premium all channels

	2014 Q3	2014 Q4
Buildings	114.73	114.92
Contents	63.62	62.01
Combined	163.01	163.06



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 2800 car insurance risks - 2500 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 80 of the UK's leading insurers and home premiums across 72 insurers. Composites, direct writers and online providers are included.

The quarterly move 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 250000 risks.

AA BIPI - Home insurance premium movements

Shoparound summary - all channels*

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Buildings	114.73	114.92	+ 0.2%	£125.04	- 8.1%
Contents	63.62	62.01	- 2.5%	£67.18	- 7.7%
Combined	163.01	163.06	+ 0.0%	£177.72	- 8.3%

Market summary - all channels*

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Buildings	£170.45	£170.60	+ 0.1%	£182.50	- 6.5%
Contents	£98.46	£98.65	+ 0.2%	£102.77	- 4.0%
Combined	£226.57	£229.44	+ 1.3%	£242.22	- 5.3%

* Based on GFK channel preference and arrangement data - June 2014.

AA BIPI - Home insurance premium movements

Buildings summary by region - all channels

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£113.34	£115.74	+ 2.1%	£168.13	£165.91	- 1.3%
Central & Granada	£111.18	£111.99	+ 0.7%	£165.04	£164.00	- 0.6%
London & South	£121.85	£121.57	- 0.2%	£179.23	£177.25	- 1.1%
Scotland	£110.26	£111.01	+ 0.7%	£164.76	£160.19	- 2.8%
Wales	£124.44	£126.15	+ 1.4%	£185.40	£184.47	- 0.5%
West & West Country	£109.00	£108.57	- 0.4%	£159.86	£158.06	- 1.1%
Yorkshire & Anglia	£110.44	£109.43	- 0.9%	£167.19	£175.48	+ 5.0%

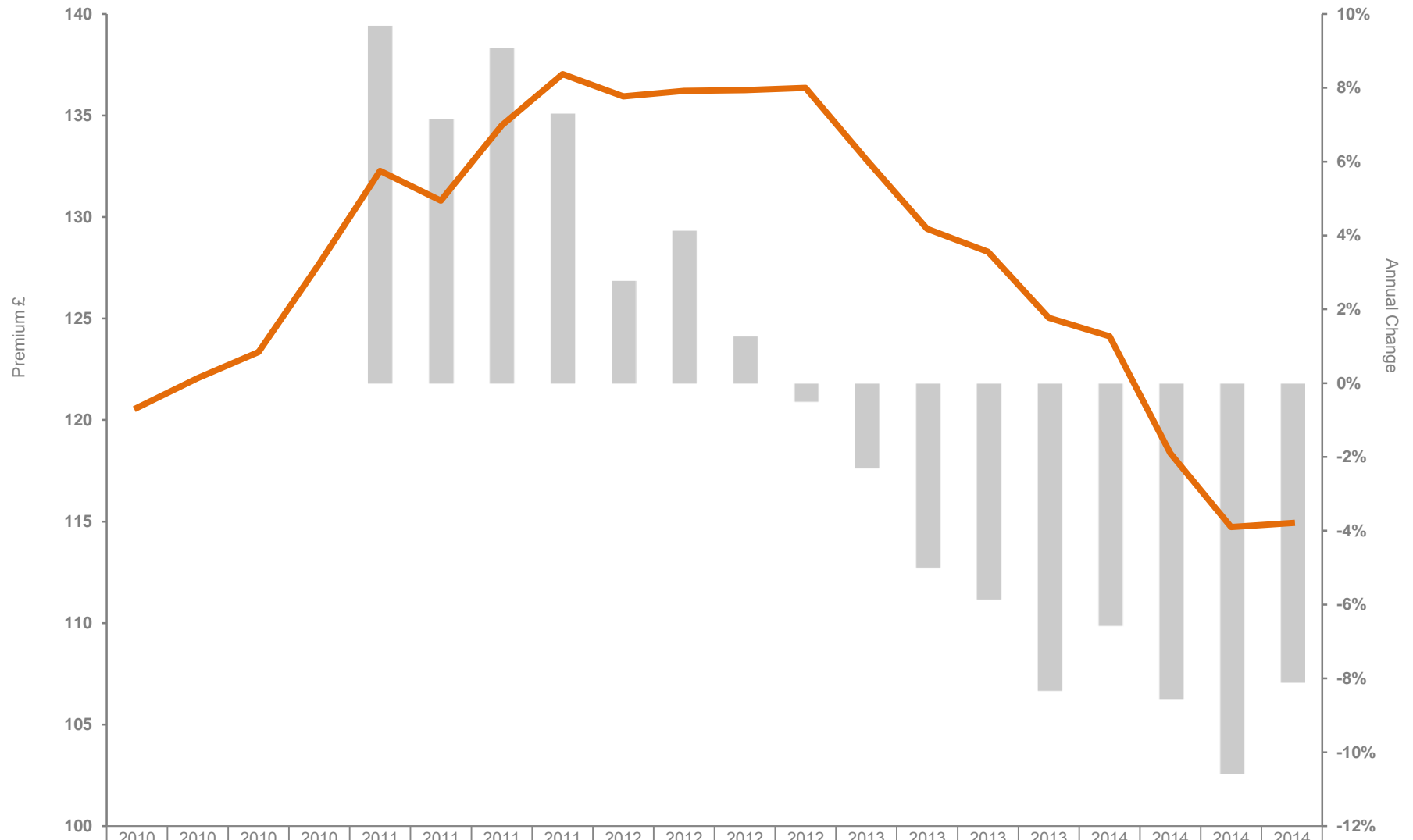
Contents summary by region - all channels

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£60.46	£59.57	- 1.5%	£93.98	£91.35	- 2.8%
Central & Granada	£67.49	£64.72	- 4.1%	£104.22	£101.64	- 2.5%
London & South	£63.83	£62.99	- 1.3%	£99.84	£97.90	- 1.9%
Scotland	£57.16	£55.17	- 3.5%	£87.43	£85.87	- 1.8%
Wales	£64.88	£62.06	- 4.3%	£96.27	£94.04	- 2.3%
West & West Country	£58.90	£57.83	- 1.8%	£90.57	£87.96	- 2.9%
Yorkshire & Anglia	£64.26	£62.87	- 2.2%	£99.78	£109.34	+ 9.6%

Combined summary by region - all channels

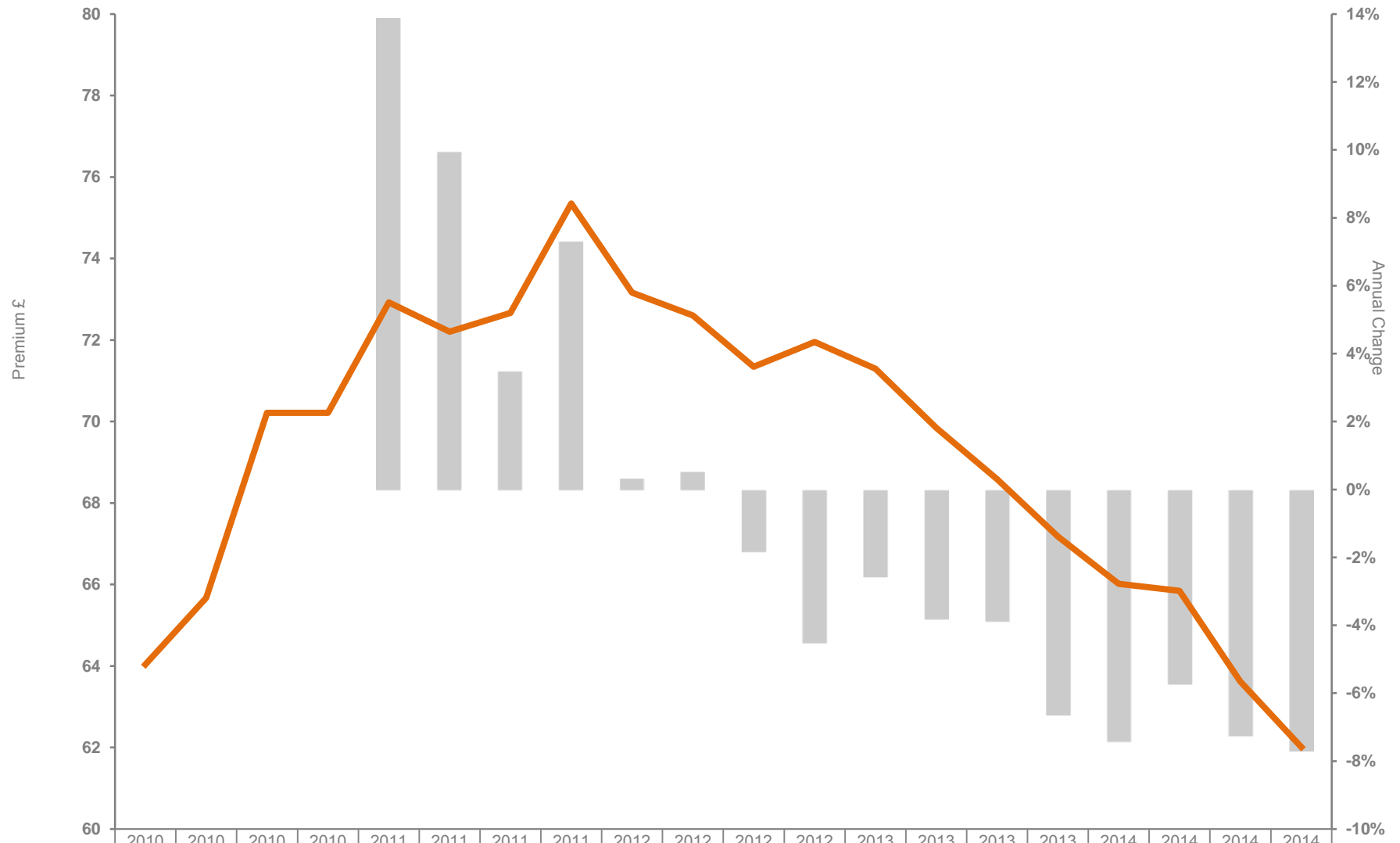
Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£157.77	£163.33	+ 3.5%	£220.63	£224.07	+ 1.6%
Central & Granada	£161.57	£161.29	- 0.2%	£226.31	£224.92	- 0.6%
London & South	£170.88	£170.95	+ 0.0%	£237.02	£238.24	+ 0.5%
Scotland	£152.82	£153.66	+ 0.6%	£210.20	£211.97	+ 0.8%
Wales	£172.51	£172.99	+ 0.3%	£238.58	£240.69	+ 0.9%
West & West Country	£151.73	£150.88	- 0.6%	£210.49	£210.02	- 0.2%
Yorkshire & Anglia	£161.14	£159.52	- 1.0%	£223.74	£235.32	+ 5.2%

AA BIPI - Home buildings Shoparound premium



	2010 Q1	2010 Q2	2010 Q3	2010 Q4	2011 Q1	2011 Q2	2011 Q3	2011 Q4	2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	2013 Q4	2014 Q1	2014 Q2	2014 Q3	2014 Q4
Annual Change					9.7%	7.2%	9.1%	7.3%	2.8%	4.1%	1.3%	-0.5%	-2.3%	-5.0%	-5.8%	-8.3%	-6.6%	-8.5%	-10.6%	-8.1%
Buildings Prem	£120.6	£122.0	£123.3	£127.7	£132.2	£130.8	£134.5	£137.0	£135.9	£136.2	£136.2	£136.3	£132.8	£129.4	£128.2	£125.0	£124.1	£118.3	£114.7	£114.9

AA BIPI - Home contents Shoparound premium



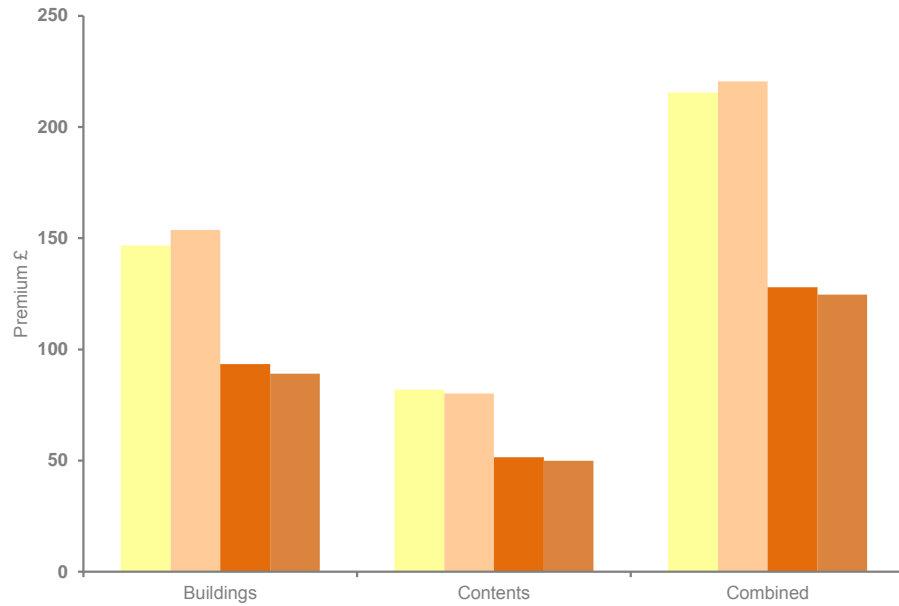
Annual Change					13.9%	9.9%	3.5%	7.3%	0.3%	0.5%	-1.8%	-4.5%	-2.6%	-3.8%	-3.9%	-6.6%	-7.4%	-5.7%	-7.2%	-7.7%
Contents Premium	£64.04	£65.68	£70.21	£70.21	£72.92	£72.21	£72.67	£75.35	£73.16	£72.60	£71.34	£71.95	£71.29	£69.85	£68.58	£67.18	£66.02	£65.85	£63.62	£62.01

AA British Insurance Premium Index - average premiums

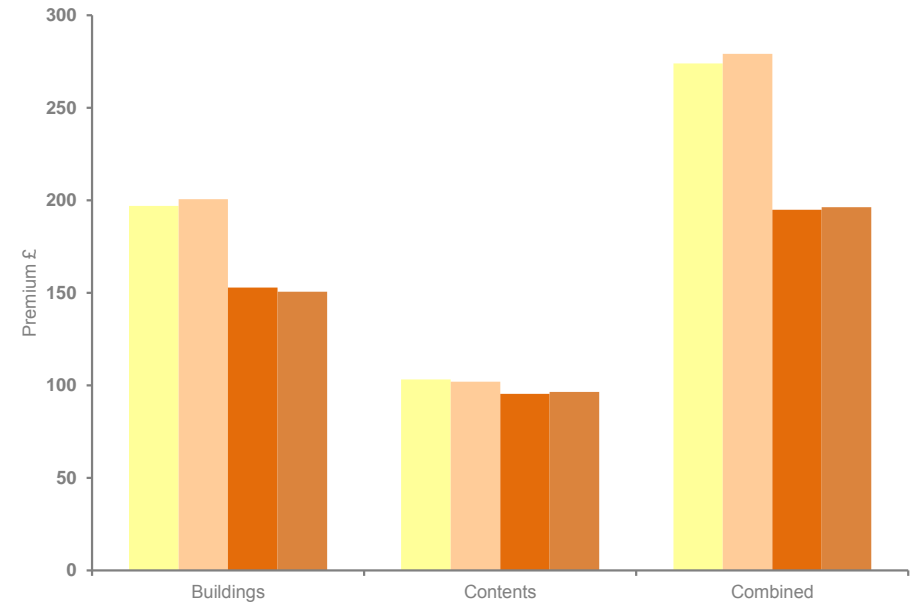
Shoparound	Direct		Aggregator	
	2014 Q3	2014 Q4	2014 Q3	2014 Q4
Buildings	£146.70	£153.72	£93.43	£89.06
Contents	£81.85	£80.16	£51.47	£49.91
Combined	£215.50	£220.58	£128.01	£124.71

Market	Direct		Aggregator	
	2014 Q3	2014 Q4	2014 Q3	2014 Q4
Buildings	£196.93	£200.64	£152.79	£150.58
Contents	£103.19	£102.04	£95.31	£96.39
Combined	£274.00	£279.19	£194.95	£196.27

■ Direct - 2014 Q3
 ■ Direct - 2014 Q4
 ■ Aggregator - 2014 Q3
 ■ Aggregator - 2014 Q4



■ Direct - 2014 Q3
 ■ Aggregator - 2014 Q4
 ■ Aggregator - 2014 Q3
 ■ Aggregator - 2014 Q4



AA BIPI - Home insurance direct channel average premium

Shoparound summary

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Buildings	£146.70	£153.72	+ 4.8%	£158.69	- 3.1%
Contents	£81.85	£80.16	- 2.1%	£83.08	- 3.5%
Combined	£215.50	£220.58	+ 2.4%	£232.66	- 5.2%

Market summary

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Buildings	£196.93	£200.64	+ 1.9%	£208.88	- 3.9%
Contents	£103.19	£102.04	- 1.1%	£105.07	- 2.9%
Combined	£274.00	£279.19	+ 1.9%	£290.78	- 4.0%

AA BIPI - Home insurance aggregator channel average premium

Shoparound summary

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Buildings	£93.43	£89.06	- 4.7%	£102.60	- 13.2%
Contents	£51.47	£49.91	- 3.0%	£56.58	- 11.8%
Combined	£128.01	£124.71	- 2.6%	£141.09	- 11.6%

Market summary

	2014 Q3	2014 Q4	Change	2013 Q4	Change
Buildings	£152.79	£150.58	- 1.4%	£164.91	- 8.7%
Contents	£95.31	£96.39	+ 1.1%	£101.23	- 4.8%
Combined	£194.95	£196.27	+ 0.7%	£209.84	- 6.5%

AA BIPI - Home insurance direct channel average premium

Buildings summary by region

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£147.67	£160.66	+ 8.8%	£195.51	£200.73	+ 2.7%
Central & Granada	£143.10	£151.90	+ 6.2%	£192.64	£197.72	+ 2.6%
London & South	£154.19	£159.71	+ 3.6%	£201.96	£207.04	+ 2.5%
Scotland	£141.04	£149.33	+ 5.9%	£192.20	£192.17	- 0.0%
Wales	£168.12	£175.94	+ 4.7%	£233.88	£237.64	+ 1.6%
West & West Country	£139.08	£147.23	+ 5.9%	£186.36	£190.96	+ 2.5%
Yorkshire & Anglia	£139.30	£143.30	+ 2.9%	£191.20	£192.19	+ 0.5%

Buildings summary by age

Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£158.50	£160.19	+ 1.1%	£228.86	£226.39	- 1.1%
23-29	£159.86	£168.10	+ 5.2%	£214.11	£219.47	+ 2.5%
30-39	£150.72	£156.30	+ 3.7%	£204.75	£207.64	+ 1.4%
40-49	£151.72	£161.66	+ 6.5%	£207.13	£212.09	+ 2.4%
50-59	£144.76	£150.14	+ 3.7%	£185.80	£188.40	+ 1.4%
60-69	£124.73	£129.07	+ 3.5%	£163.24	£165.32	+ 1.3%
70+	£124.51	£130.95	+ 5.2%	£161.95	£167.18	+ 3.2%

Buildings summary by property

Property type	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Detached Bungalow	£139.15	£143.67	+ 3.2%	£178.14	£179.59	+ 0.8%
Detached House	£174.72	£186.53	+ 6.8%	£244.89	£250.48	+ 2.3%
End Terraced House	£129.66	£132.12	+ 1.9%	£175.74	£173.54	- 1.3%
First Floor Flat	£144.33	£143.05	- 0.9%	£170.71	£170.56	- 0.1%
Mid Terraced House	£142.39	£148.05	+ 4.0%	£190.42	£193.86	+ 1.8%
Semi Detached Bungalow	£121.89	£125.21	+ 2.7%	£171.44	£169.73	- 1.0%
Semi Detached House	£128.97	£135.03	+ 4.7%	£170.03	£174.09	+ 2.4%

Buildings summary by year built

Year built	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
<1920	£193.12	£204.97	+ 6.1%	£269.14	£275.73	+ 2.4%
1920-1945	£147.22	£151.68	+ 3.0%	£193.93	£195.76	+ 0.9%
1946-1979	£127.73	£133.37	+ 4.4%	£168.07	£171.09	+ 1.8%
1980-1999	£115.25	£120.98	+ 5.0%	£151.09	£154.34	+ 2.1%
2000+	£100.51	£105.99	+ 5.5%	£139.89	£138.14	- 1.3%

AA BIPI - Home insurance aggregator channel average premium

Buildings summary by region

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£90.46	£85.79	- 5.2%	£149.87	£142.69	- 4.8%
Central & Granada	£89.90	£85.38	- 5.0%	£146.64	£141.51	- 3.5%
London & South	£100.29	£96.14	- 4.1%	£164.07	£157.39	- 4.1%
Scotland	£89.74	£85.47	- 4.8%	£146.46	£138.87	- 5.2%
Wales	£95.32	£92.95	- 2.5%	£153.07	£149.02	- 2.6%
West & West Country	£88.95	£82.79	- 6.9%	£142.19	£136.13	- 4.3%
Yorkshire & Anglia	£91.20	£86.85	- 4.8%	£151.18	£164.33	+ 8.7%

Buildings summary by age

Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£102.33	£95.85	- 6.3%	£174.78	£180.24	+ 3.1%
23-29	£100.70	£97.33	- 3.3%	£167.24	£162.73	- 2.7%
30-39	£96.93	£92.09	- 5.0%	£157.01	£158.71	+ 1.1%
40-49	£94.14	£90.40	- 4.0%	£153.72	£151.19	- 1.6%
50-59	£92.25	£87.37	- 5.3%	£149.91	£144.57	- 3.6%
60-69	£80.52	£76.84	- 4.6%	£136.49	£132.56	- 2.9%
70+	£84.41	£79.45	- 5.9%	£139.12	£132.59	- 4.7%

Buildings summary by property

Property type	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Detached Bungalow	£90.22	£86.14	- 4.5%	£146.26	£140.54	- 3.9%
Detached House	£103.81	£99.09	- 4.5%	£171.93	£167.27	- 2.7%
End Terraced House	£90.91	£85.17	- 6.3%	£154.41	£169.95	+ 10.1%
First Floor Flat	£97.31	£99.34	+ 2.1%	£157.91	£153.59	- 2.7%
Mid Terraced House	£90.99	£86.98	- 4.4%	£151.30	£153.63	+ 1.5%
Semi Detached Bungalow	£86.08	£77.61	- 9.8%	£131.52	£119.56	- 9.1%
Semi Detached House	£86.60	£81.51	- 5.9%	£138.10	£135.32	- 2.0%

Buildings summary by year built

Year built	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
<1920	£108.59	£105.02	- 3.3%	£183.03	£183.57	+ 0.3%
1920-1945	£97.43	£90.95	- 6.7%	£157.59	£151.70	- 3.7%
1946-1979	£86.69	£82.04	- 5.4%	£139.23	£136.04	- 2.3%
1980-1999	£79.03	£77.10	- 2.4%	£129.19	£130.10	+ 0.7%
2000+	£69.93	£66.76	- 4.5%	£121.96	£119.40	- 2.1%

AA BIPI - Home insurance direct channel average premium

Contents summary by region

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£77.50	£78.15	+ 0.8%	£98.23	£96.33	- 1.9%
Central & Granada	£86.88	£83.06	- 4.4%	£108.69	£106.40	- 2.1%
London & South	£82.24	£81.98	- 0.3%	£105.07	£104.73	- 0.3%
Scotland	£72.54	£70.17	- 3.3%	£90.10	£88.98	- 1.2%
Wales	£87.20	£82.87	- 5.0%	£104.94	£102.11	- 2.7%
West & West Country	£74.33	£74.03	- 0.4%	£95.51	£94.77	- 0.8%
Yorkshire & Anglia	£82.48	£80.81	- 2.0%	£104.03	£103.51	- 0.5%

Contents summary by age

Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£105.48	£101.80	- 3.5%	£133.63	£134.06	+ 0.3%
23-29	£97.87	£96.35	- 1.6%	£129.10	£131.32	+ 1.7%
30-39	£87.92	£86.31	- 1.8%	£113.10	£112.49	- 0.5%
40-49	£84.44	£81.22	- 3.8%	£104.78	£102.78	- 1.9%
50-59	£76.82	£77.08	+ 0.3%	£94.64	£93.07	- 1.7%
60-69	£66.01	£65.26	- 1.1%	£81.88	£80.11	- 2.2%
70+	£58.49	£58.27	- 0.4%	£73.86	£72.66	- 1.6%

Contents summary by property

Property type	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Detached Bungalow	£71.50	£74.39	+ 4.0%	£90.73	£90.85	+ 0.1%
Detached House	£87.74	£86.16	- 1.8%	£106.88	£105.21	- 1.6%
End Terraced House	£85.44	£81.16	- 5.0%	£112.77	£110.00	- 2.5%
First Floor Flat	£86.38	£85.53	- 1.0%	£110.76	£111.18	+ 0.4%
Mid Terraced House	£83.32	£80.55	- 3.3%	£106.01	£104.99	- 1.0%
Semi Detached Bungalow	£69.06	£68.01	- 1.5%	£93.53	£94.51	+ 1.1%
Semi Detached House	£78.27	£75.80	- 3.2%	£100.41	£99.07	- 1.3%

Contents summary by year built

Year built	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
<1920	£97.96	£92.09	- 6.0%	£118.30	£114.84	- 2.9%
1920-1945	£85.91	£84.80	- 1.3%	£109.58	£108.10	- 1.3%
1946-1979	£73.16	£73.19	+ 0.0%	£93.94	£93.81	- 0.1%
1980-1999	£71.12	£71.46	+ 0.5%	£92.64	£93.25	+ 0.7%
2000+	£72.48	£71.65	- 1.1%	£93.17	£94.96	+ 1.9%

AA BIPI - Home insurance aggregator channel average premium

Contents summary by region

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£49.09	£47.18	- 3.9%	£91.15	£88.03	- 3.4%
Central & Granada	£54.56	£52.50	- 3.8%	£101.24	£98.46	- 2.7%
London & South	£51.55	£50.33	- 2.4%	£96.36	£93.35	- 3.1%
Scotland	£46.91	£45.18	- 3.7%	£85.65	£83.80	- 2.2%
Wales	£50.00	£48.18	- 3.6%	£90.49	£88.67	- 2.0%
West & West Country	£48.61	£47.02	- 3.3%	£87.28	£83.43	- 4.4%
Yorkshire & Anglia	£52.11	£50.90	- 2.3%	£96.95	£113.22	+ 16.8%

Contents summary by age

Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£59.66	£63.32	+ 6.1%	£118.35	£122.39	+ 3.4%
23-29	£59.19	£57.67	- 2.6%	£113.13	£110.73	- 2.1%
30-39	£54.46	£52.77	- 3.1%	£102.10	£105.34	+ 3.2%
40-49	£52.77	£50.80	- 3.7%	£95.15	£96.04	+ 0.9%
50-59	£49.68	£47.82	- 3.7%	£90.41	£88.82	- 1.8%
60-69	£41.89	£41.29	- 1.5%	£79.58	£85.57	+ 7.5%
70+	£40.44	£39.31	- 2.8%	£77.83	£75.73	- 2.7%

Contents summary by property

Property type	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Detached Bungalow	£48.63	£47.12	- 3.1%	£87.06	£85.43	- 1.9%
Detached House	£52.77	£51.70	- 2.0%	£97.51	£98.16	+ 0.7%
End Terraced House	£50.76	£50.30	- 0.9%	£108.12	£121.84	+ 12.7%
First Floor Flat	£51.83	£50.32	- 2.9%	£95.64	£91.26	- 4.6%
Mid Terraced House	£53.24	£51.50	- 3.3%	£100.16	£106.81	+ 6.6%
Semi Detached Bungalow	£43.86	£42.89	- 2.2%	£77.40	£73.37	- 5.2%
Semi Detached House	£50.22	£48.22	- 4.0%	£92.13	£90.64	- 1.6%

Contents summary by year built

Year built	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
<1920	£56.92	£55.88	- 1.8%	£106.34	£113.49	+ 6.7%
1920-1945	£53.44	£51.77	- 3.1%	£99.71	£97.18	- 2.5%
1946-1979	£47.87	£46.30	- 3.3%	£88.68	£87.58	- 1.2%
1980-1999	£49.01	£46.66	- 4.8%	£87.56	£89.36	+ 2.1%
2000+	£47.58	£45.33	- 4.7%	£91.64	£82.85	- 9.6%

AA BIPI - Home insurance direct channel average premium

Combined summary by region

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£211.21	£226.16	+ 7.1%	£271.86	£279.40	+ 2.8%
Central & Granada	£213.94	£219.02	+ 2.4%	£276.30	£280.16	+ 1.4%
London & South	£225.08	£230.16	+ 2.3%	£279.46	£286.64	+ 2.6%
Scotland	£198.19	£204.58	+ 3.2%	£252.35	£260.54	+ 3.2%
Wales	£240.87	£245.42	+ 1.9%	£310.02	£316.29	+ 2.0%
West & West Country	£199.32	£203.26	+ 2.0%	£259.55	£265.24	+ 2.2%
Yorkshire & Anglia	£211.71	£213.39	+ 0.8%	£269.45	£270.77	+ 0.5%

Combined summary by age

Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£245.21	£246.59	+ 0.6%	£329.91	£333.63	+ 1.1%
23-29	£243.50	£248.33	+ 2.0%	£309.12	£319.70	+ 3.4%
30-39	£225.60	£230.55	+ 2.2%	£289.73	£295.26	+ 1.9%
40-49	£222.06	£228.90	+ 3.1%	£282.69	£288.59	+ 2.1%
50-59	£208.02	£211.98	+ 1.9%	£260.59	£263.11	+ 1.0%
60-69	£182.15	£184.26	+ 1.2%	£225.54	£227.35	+ 0.8%
70+	£173.62	£177.93	+ 2.5%	£217.63	£223.20	+ 2.6%

Combined summary by property

Property type	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Detached Bungalow	£201.08	£205.38	+ 2.1%	£250.16	£252.08	+ 0.8%
Detached House	£245.19	£255.39	+ 4.2%	£319.82	£327.62	+ 2.4%
End Terraced House	£210.27	£215.90	+ 2.7%	£265.15	£268.19	+ 1.1%
First Floor Flat	£211.66	£206.34	- 2.5%	£222.51	£228.76	+ 2.8%
Mid Terraced House	£211.86	£213.82	+ 0.9%	£273.82	£277.10	+ 1.2%
Semi Detached Bungalow	£184.32	£185.30	+ 0.5%	£240.24	£242.63	+ 1.0%
Semi Detached House	£197.49	£201.78	+ 2.2%	£249.26	£254.52	+ 2.1%

Combined summary by year built

Year built	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
<1920	£270.01	£276.77	+ 2.5%	£350.21	£357.41	+ 2.1%
1920-1945	£221.54	£225.50	+ 1.8%	£278.17	£280.80	+ 0.9%
1946-1979	£190.79	£195.54	+ 2.5%	£240.49	£246.09	+ 2.3%
1980-1999	£177.68	£181.46	+ 2.1%	£223.72	£227.61	+ 1.7%
2000+	£163.39	£182.21	+ 11.5%	£214.71	£220.19	+ 2.6%

AA BIPI - Home insurance aggregator channel average premium

Combined summary by region

Region	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Border & TyneTees	£122.14	£121.44	- 0.6%	£186.48	£187.18	+ 0.4%
Central & Granada	£126.65	£122.80	- 3.0%	£192.99	£188.09	- 2.5%
London & South	£134.75	£131.47	- 2.4%	£208.73	£205.98	- 1.3%
Scotland	£122.57	£119.72	- 2.3%	£182.10	£179.60	- 1.4%
Wales	£126.93	£124.70	- 1.8%	£190.95	£190.29	- 0.3%
West & West Country	£120.00	£115.96	- 3.4%	£177.78	£173.21	- 2.6%
Yorkshire & Anglia	£127.44	£123.61	- 3.0%	£193.26	£211.69	+ 9.5%

Combined summary by age

Age	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
17-22	£143.64	£138.17	- 3.8%	£230.04	£238.24	+ 3.6%
23-29	£139.54	£137.12	- 1.7%	£225.02	£222.88	- 1.0%
30-39	£133.70	£129.62	- 3.1%	£203.47	£210.67	+ 3.5%
40-49	£128.41	£125.84	- 2.0%	£195.61	£196.16	+ 0.3%
50-59	£125.96	£122.33	- 2.9%	£188.47	£185.01	- 1.8%
60-69	£112.39	£109.58	- 2.5%	£167.91	£166.84	- 0.6%
70+	£113.57	£110.13	- 3.0%	£170.21	£167.19	- 1.8%

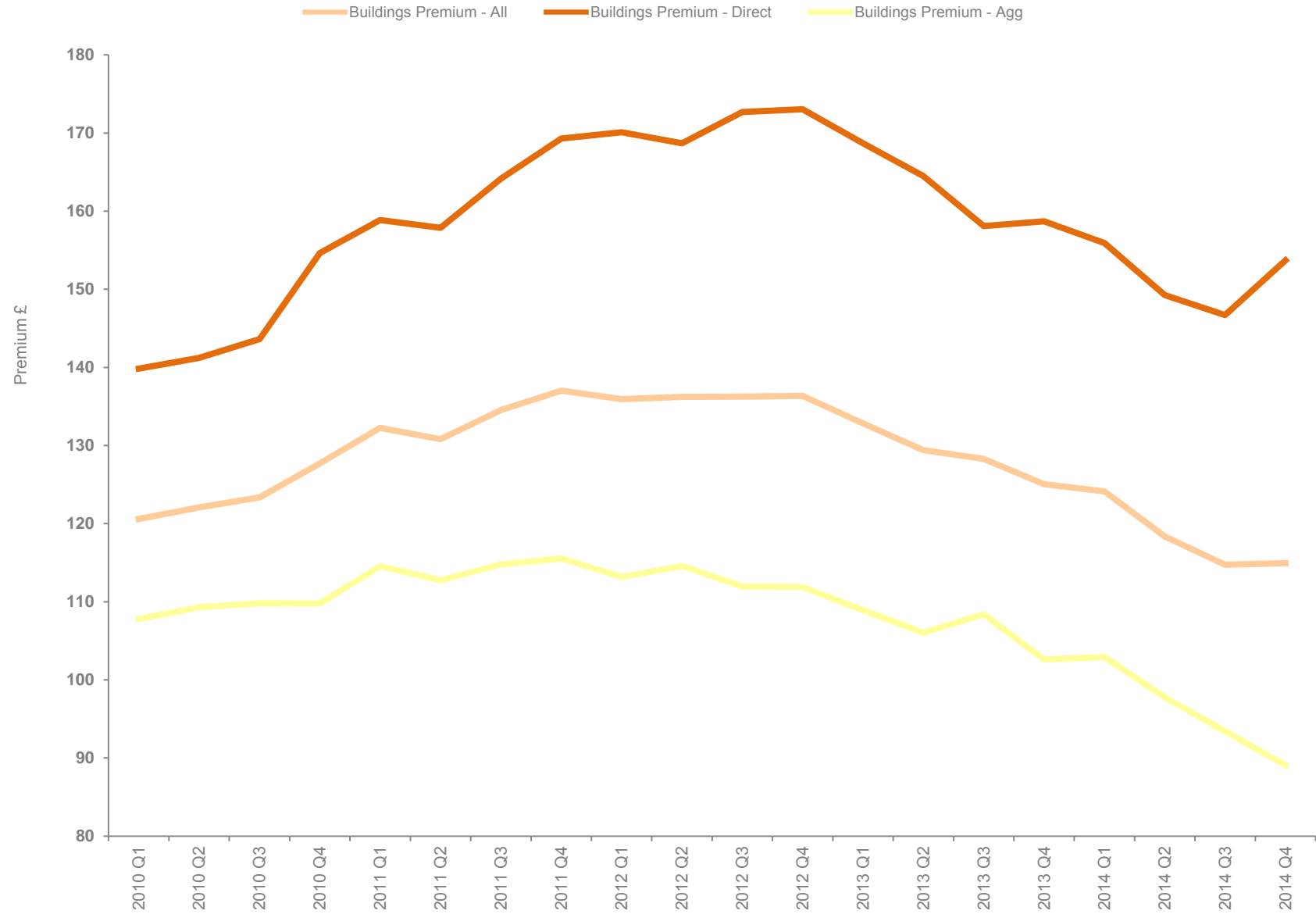
Combined summary by property

Property type	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
Detached Bungalow	£120.21	£118.45	- 1.5%	£180.17	£177.80	- 1.3%
Detached House	£136.21	£133.66	- 1.9%	£211.37	£210.80	- 0.3%
End Terraced House	£126.27	£123.97	- 1.8%	£208.25	£226.27	+ 8.7%
First Floor Flat	£137.75	£134.79	- 2.2%	£226.38	£223.04	- 1.5%
Mid Terraced House	£129.22	£125.54	- 2.8%	£196.77	£203.88	+ 3.6%
Semi Detached Bungalow	£111.58	£106.37	- 4.7%	£159.96	£155.35	- 2.9%
Semi Detached House	£121.45	£117.13	- 3.6%	£179.01	£178.86	- 0.1%

Combined summary by year built

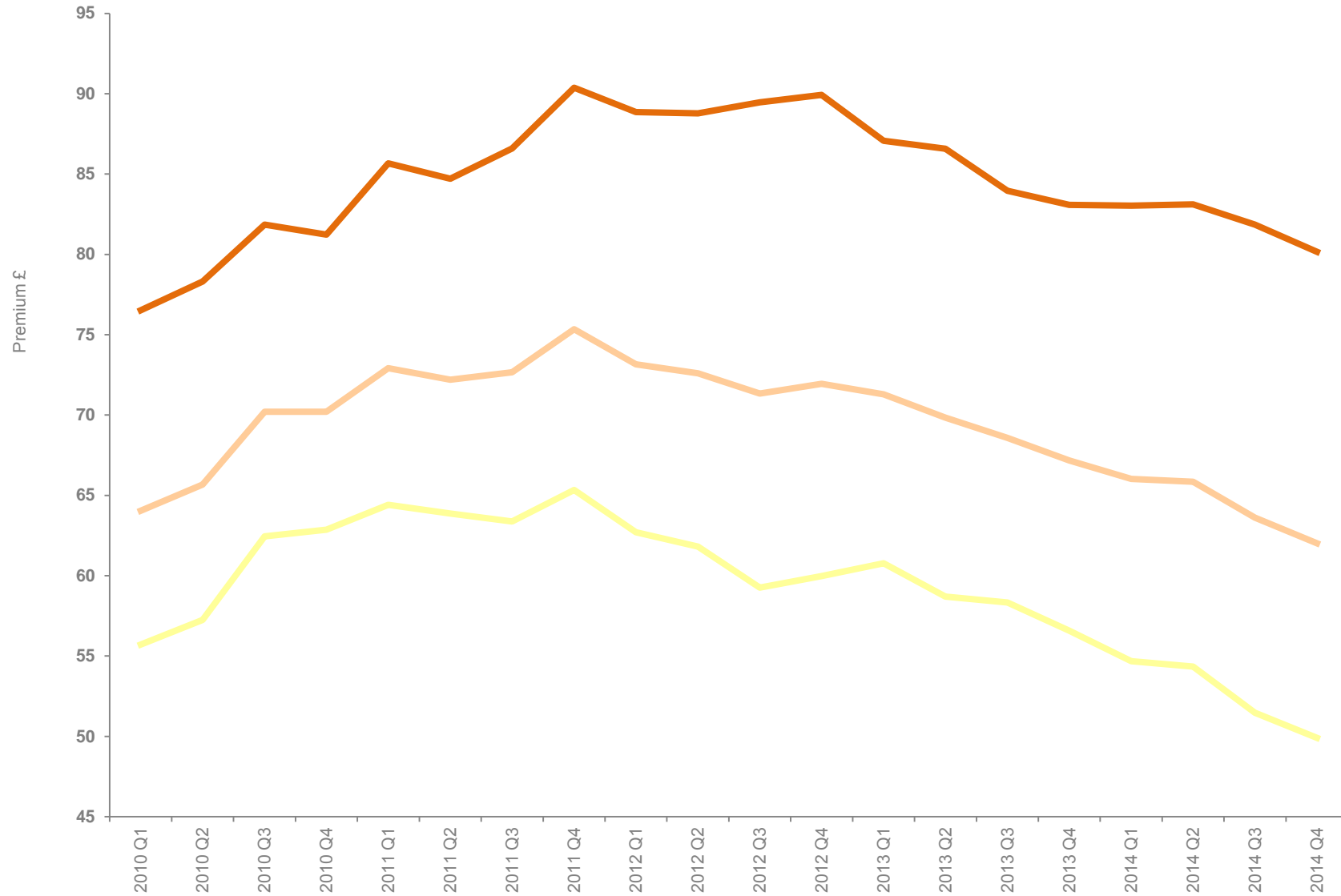
Year built	Shoparound			Market		
	2014 Q3	2014 Q4	Change	2014 Q3	2014 Q4	Change
<1920	£145.61	£144.33	- 0.9%	£230.84	£238.31	+ 3.2%
1920-1945	£132.72	£129.55	- 2.4%	£202.43	£201.01	- 0.7%
1946-1979	£119.97	£115.82	- 3.5%	£178.04	£176.77	- 0.7%
1980-1999	£112.18	£107.20	- 4.4%	£166.97	£168.31	+ 0.8%
2000+	£99.19	£98.20	- 1.0%	£163.07	£165.54	+ 1.5%

AA BIPI - Home buildings Shoparound premium trends



AA BIPI - Home contents Shoparound premium trends

Contents Premium - All Contents Premium - Direct Contents Premium - Agg



THE AA BRITISH INSURANCE PREMIUM INDEX - 2014 Q4

Note: IPT at 2.5 per cent was introduced to premiums between July and October 1994
IPT was increased to 4% on 1 April 1997 and then to 5% on 1 July 1999 and then to 6% on 4 January 2011
Figures shown include IPT, whereas on July 1994 premiums IPT did not apply

All figures are market average premiums

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For further information, please contact Ian Crowder, telephone 01256 492 844 or email ian.crowder@theaa.com.