

AA British Insurance Premium Index – 2016 quarter 2

30 July 2016

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 an average or Shoparound index.

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Motor insurance premiums – 2016 quarter 2

Car premiums start rising again

- 2.3% premium rise less than expected
- Shopping around could contribute to premium rises
- Injury claims still unacceptably high

According to the benchmark AA British Insurance Premium Index, car insurance premiums started to rise again over the second quarter of 2016, with a small increase in the average quoted premium for an annual comprehensive policy.

The Shoparound quote rose by £12.56, or 2.3%, to £568.48.¹ This follows a 0.4% slump over the first quarter, and a rise of 10.1% over the last three months of 2015.

For the 12 months ending 30 June, the Shoparound quote rose by nearly £84 from £484.86, an increase of 17.2%. This compares with the 20.7% rise over the 12 months ending March 2016.

Michael Lloyd, director of [AA Insurance](#), comments: "Premiums have not risen over the second quarter by as much as some commentators predicted, although it's still an upward trend that I expect to continue over the rest of the year.

"But it appears that the steam has gone out of the sharp rises we saw last year, and competitive pressure is once again beginning to keep prices in check.

"Nevertheless, the insurance industry continues to face many challenges.

"For example, many car owners now shop around for their cover every year, especially at a time when premiums are going up.

"And as more people look for introductory offers there is less incentive for companies to offer loss-making prices to attract new customers, who a year later will go elsewhere. So I believe this is one factor of recent premium increases, while insurers look for other ways to better reward customer loyalty.

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

"Also, false or exaggerated claims for whiplash injury, due to the persistence of cold-calling claims management firms, the higher cost of crash repairs to increasingly complex vehicles, and a rise in uninsured driving all keep premiums higher than they should be."

Shoparound premium summary

	2016 Q1	2016 Q2	Change	2015 Q2	Change
Comprehensive	£555.92	£568.48	+2.3%	£484.86	+17.2%
Third Party, Fire & Theft	£763.11	£804.04	+5.4%	£685.36	+17.3%

Third Party, Fire and Theft 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 region

Northern Ireland once again is the most expensive UK region to insure a car. It saw the biggest increase in car insurance premiums over the quarter at 7.8%, which takes the Shoparound premium to just over £800.

The cheapest region remains Scotland with a Shoparound premium of £404, an increase of 2.5% over the second quarter. The region with the smallest quarterly increase is Border & Tyne Tees, where a 1.4% rise has taken the average quoted premium to £565.

Region	2016 Q1	2016 Q2	Change
Anglia	£535.42	£553.62	+3.4%
Border & TyneTees	£557.71	£565.43	+1.4%
Central	£564.48	£578.33	+2.5%
Granada	£772.63	£788.25	+2.0%
London	£687.39	£700.26	+1.9%
Scotland	£394.23	£404.22	+2.5%
South	£464.26	£476.56	+2.6%
UTV	£745.59	£804.02	+7.8%
Wales	£498.95	£513.98	+3.0%
West & West Country	£449.48	£464.34	+3.3%
Yorkshire	£610.13	£628.44	+3.0%

Continued

AA British Insurance Premium Index

Winners and losers – Shoparound by age

Young drivers (aged 17–22), who already pay the highest premiums for car insurance, saw the biggest jump this quarter – 3.5%, or over £42 – to £1,240.50 for a comprehensive policy.

The smallest increase was at the opposite end of the age scale, with drivers over 70 seeing a rise of 1.2% to £452. The age band attracting the lowest premium is 60–69, with a Shoparound quote of £349 – a rise of 3.2%.

Michael Lloyd, director of [AA Insurance](#), says: "Young drivers account for the largest number of crashes involving death and serious injury, and their premiums reflect that. At the other end of the scale, premiums start to rise for drivers aged over 70, and increase sharply as they reach their 80s and 90s. Yet the number of claims for this age group remains significantly lower than for drivers in their teens and 20s."

Age	2016 Q1	2016 Q2	Change
17-22	£1,198.12	£1,240.50	+3.5%
23-29	£707.82	£719.13	+1.6%
30-39	£477.24	£483.85	+1.4%
40-49	£440.72	£454.00	+3.0%
50-59	£383.17	£394.67	+3.0%
60-69	£338.51	£349.46	+3.2%
70+	£445.99	£451.53	+1.2%

Continued

Motor insurance premiums – summary tables and charts 2016 Q2

Download the Index (Excel file) for motor insurance

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

AA British Insurance Premium Index – Motor insurance trends since 1994 (chart)

All channels combined

Motor insurance Shoparound premium movements (chart)

Motor insurance Shoparound premium movements (table)

Motor insurance Shoparound premium movements – region and age (tables)

Comprehensive insurance Shoparound premium trend (chart)

Third-party insurance Shoparound premium trend (chart)

Direct and aggregator channels

Comprehensive insurance Shoparound premium trends (chart)

Third-party insurance Shoparound premium trends (chart)

Home insurance premiums – 2016 quarter 2

Home premiums up for the third successive quarter

- But a combined premium £30 cheaper now than in 2010

The latest AA British Insurance Premium Index, for the three months ending 30 June, shows home insurance premiums have risen for the third consecutive quarter, but they still represent remarkable value for money.

Just £2 has been added to the Shoparound quote for a typical combined buildings and contents policy, an increase of 1.4% to £158.48.¹

Standalone policies have also risen: buildings insurance by 1.5% to £113.46; and contents by 3.0% to £60.41.

Michael Lloyd, director of [AA Insurance](#), says that although premiums have risen, they remain significantly lower than the same quarter in 2010, when a typical quoted premium for a combined policy cost nearly £30 more than it does today.

"We have enjoyed a long run of generally benign weather, and while there have been some costly floods and damaging storms, they have been fewer and less costly than insurance companies expected. As a result premiums have been falling for some time, but are now bouncing back from a historic low.

"Rising premiums, I believe, reflect growing nervousness about potential severe weather claims which many climate experts predict.

"At the same time, the launch of Flood Re brings the very welcome availability of affordable home insurance to those in areas most prone to flooding, and the scheme is backed by the insurance industry. It uses the principle of sharing risk across the industry for the benefit of those most likely to be affected.

"And with a growing risk of future flooding in many parts of Britain this is an important step forward for home owners.

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

"Inevitably, this contributes to insurance company costs, and they are reflected in the relatively modest premium increases we have seen."

Meanwhile, contents insurance has risen faster than buildings. Mr Lloyd believes this is due to a combination of increasing home contents values and rising fraud, such as exaggerated or false claims.

He also points out that over time many families may find that their contents are underinsured. So they should frequently check the total value of their contents to make sure they avoid the risk of underinsurance, which in the event of a large loss could lead to only a proportion of a claim being met.

"Talking to your insurer or broker about increasing the value of your contents makes good sense," Michael Lloyd adds.

Shoparound premium summary

	2016 Q1	2016 Q2	Change	2015 Q2	Change
Buildings	£111.83	£113.46	+1.5%	£100.85	+12.5%
Contents	£58.64	£60.41	+3.0%	£60.02	+0.7%
Combined	£156.42	£158.58	+1.4%	£151.48	+4.7%

Shoparound by region – buildings and contents

Region	2016 Q1	2016 Q2	Change
Borders & TyneTees	£151.36	£153.48	+ 1.4%
Central & Granada	£155.29	£157.73	+ 1.6%
London & South	£164.32	£166.18	+ 1.1%
Scotland	£150.26	£152.28	+ 1.3%
Wales	£164.22	£167.15	+ 1.8%
West & West Country	£146.82	£148.11	+ 0.9%
Yorkshire & Anglia	£152.24	£154.73	+ 1.6%

Continued

Home insurance premiums – summary tables and charts 2016 Q2

Download the Index (csv file) for home insurance:

[750 risks for home insurance](#)

AA British Insurance Premium Index - Home insurance trends since 1994 (chart)

All channels combined

Home insurance Shoparound premium movements (chart)

Home insurance Shoparound premium movements (table)

Home insurance Shoparound premium movements – region (tables)

Home insurance Shoparound premium movements – age (tables)

Home insurance Shoparound premium movements – property type (tables)

Home insurance Shoparound premium movements – year built (tables)

Buildings insurance Shoparound premium trend (chart)

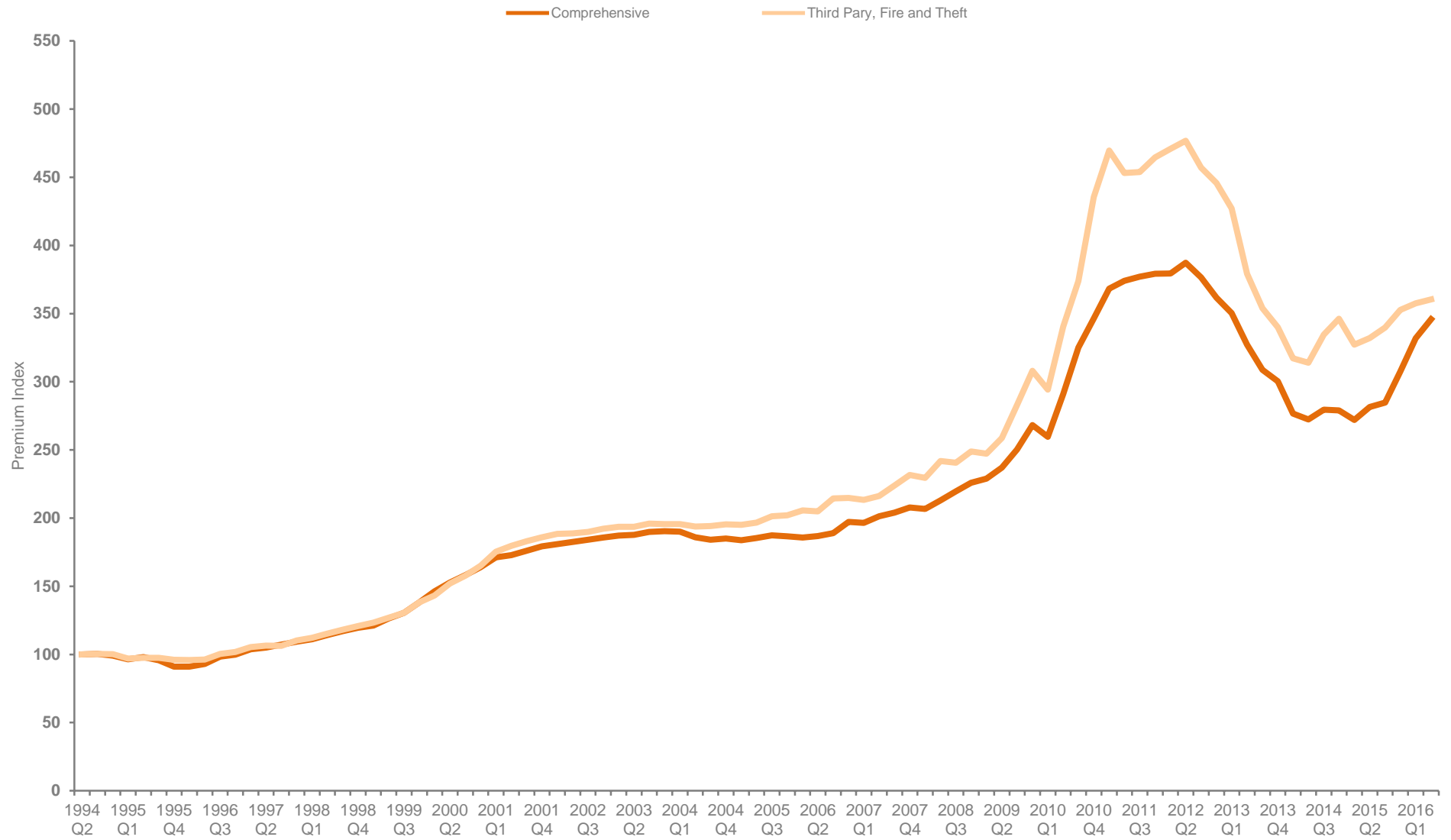
Contents insurance Shoparound premium trend (chart)

Direct and aggregator channels

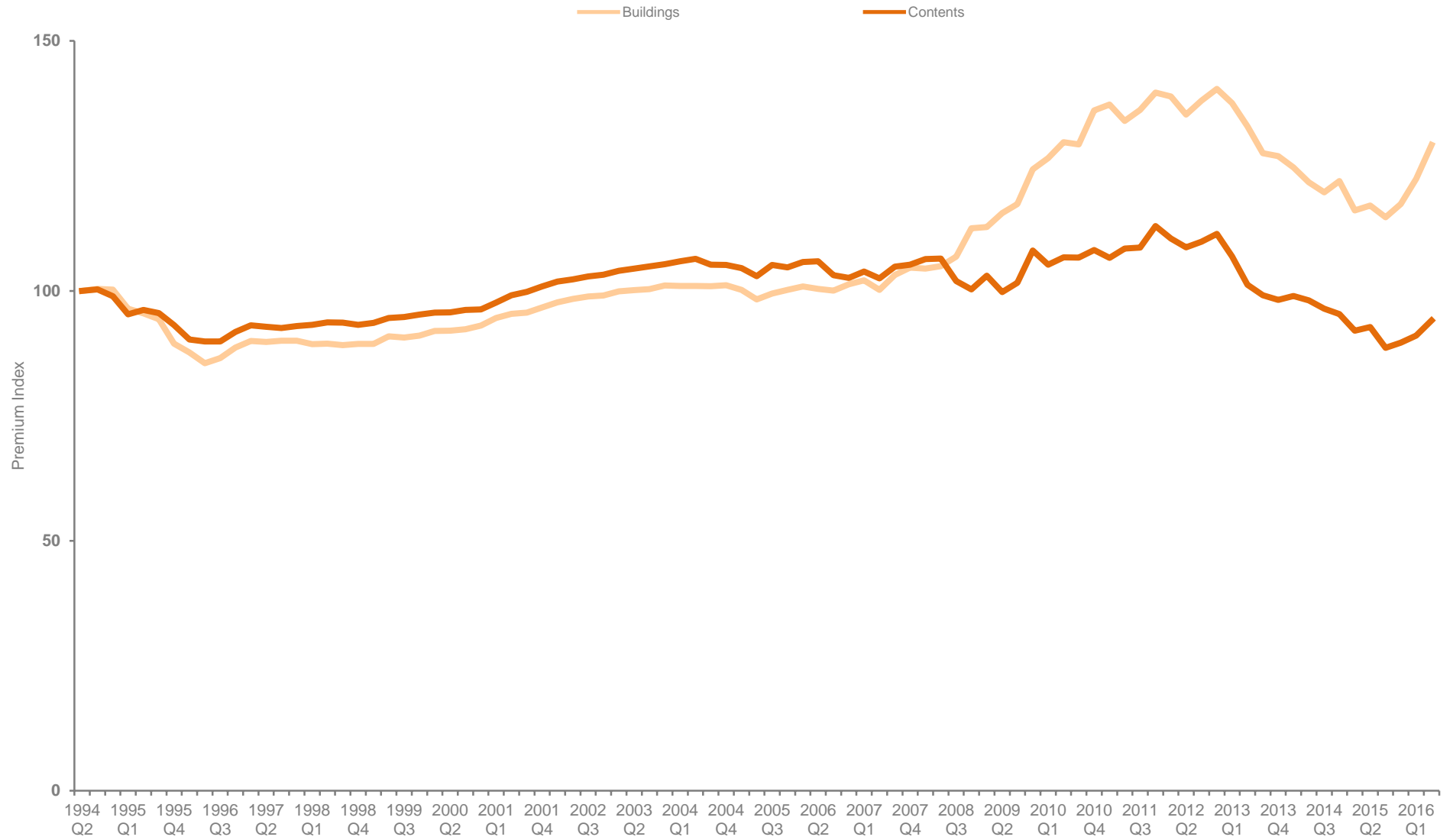
Buildings insurance Shoparound premium trends (chart)

Contents insurance Shoparound premium trends (chart)

AA British Insurance Premium Index - Car Insurance Market Average Trends

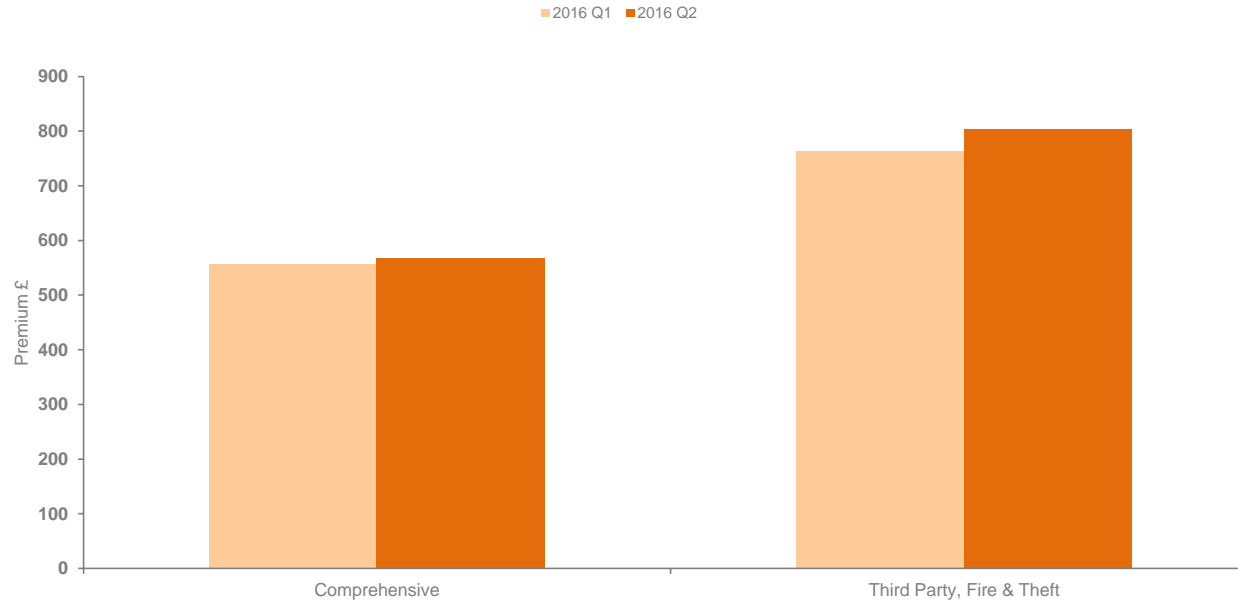


AA British Insurance Premium Index - Home Insurance Market Average Trends



AA British Insurance Premium Index - Motor Shoparound Premium All Channels

	2016 Q1	2016 Q2
Comprehensive	£555.92	£568.48
Third Party, Fire & Theft	£763.11	£804.04



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 250,000 risks.

AA BIPI - Motor Insurance Shoparound Movements

All channels^{*}

	2016 Q1	2016 Q2	Change	2015 Q2	Change
Comprehensive	£555.92	£568.48	+ 2.3%	£484.86	+ 17.2%
Third Party, Fire & Theft	£763.11	£804.04	+ 5.4%	£685.36	+ 17.3%

^{*} Based on GFK channel preference and arrangement data - March 2015.

AA BIPI - Motor Insurance Shoparound Movements

Summary by region - all channels

Region	Shoparound		Change
	2016 Q1	2016 Q2	
Anglia	£535.42	£553.62	+ 3.4%
Border & TyneTees	£557.71	£565.43	+ 1.4%
Central	£564.48	£578.33	+ 2.5%
Granada	£772.63	£788.25	+ 2.0%
London	£687.39	£700.26	+ 1.9%
STV	£394.23	£404.22	+ 2.5%
Meridian	£464.26	£476.56	+ 2.6%
UTV	£745.59	£804.02	+ 7.8%
Wales	£498.95	£513.98	+ 3.0%
West & West Country	£449.48	£464.34	+ 3.3%
Yorkshire	£610.13	£628.44	+ 3.0%

Summary by age - all channels

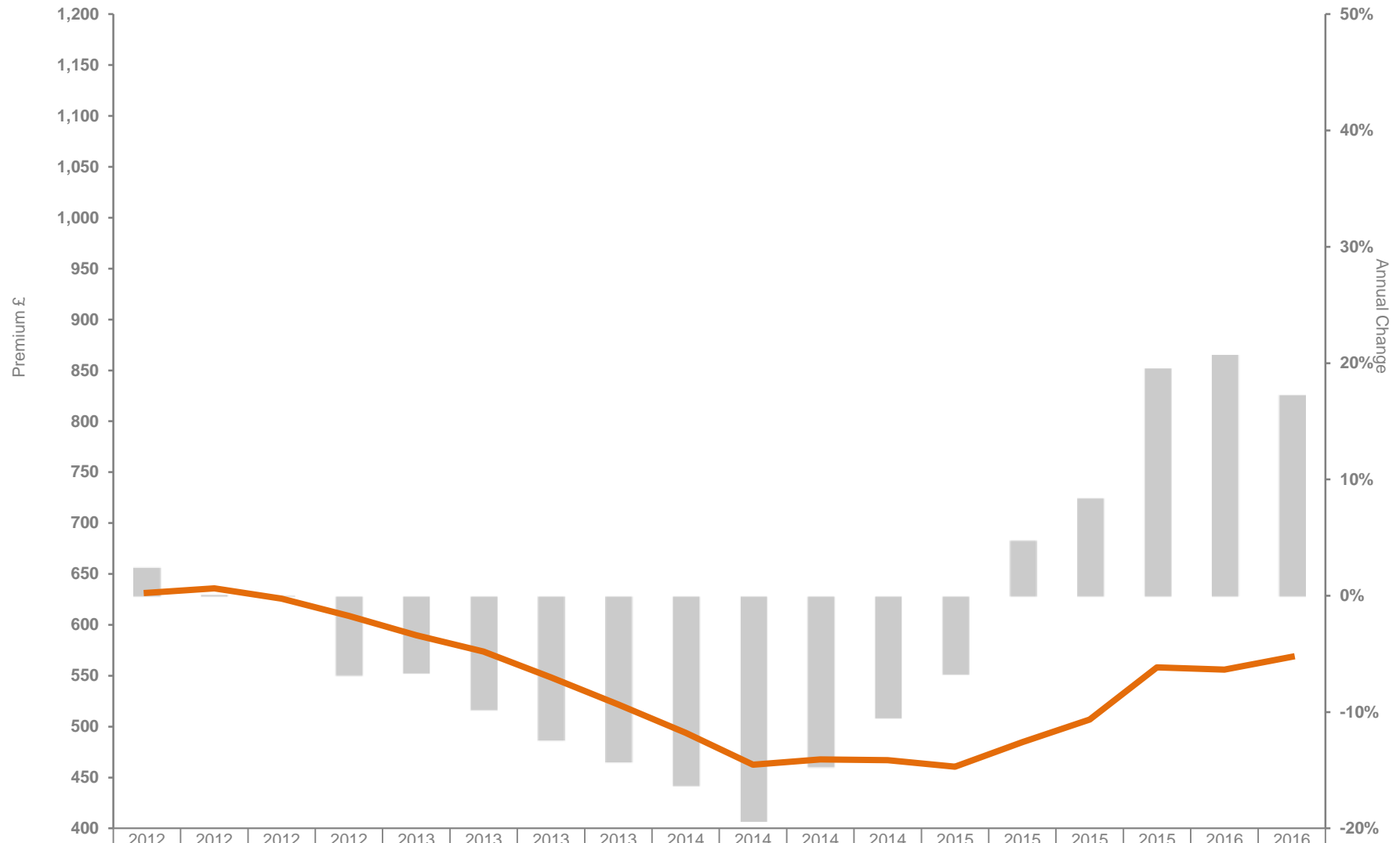
Age	Shoparound		Change
	2016 Q1	2016 Q2	
17-22	£1,198.12	£1,240.50	+ 3.5%
23-29	£707.82	£719.13	+ 1.6%
30-39	£477.24	£483.85	+ 1.4%
40-49	£440.72	£454.00	+ 3.0%
50-59	£383.17	£394.67	+ 3.0%
60-69	£338.51	£349.46	+ 3.2%
70+	£445.99	£451.53	+ 1.2%

Summary by age and gender - all channels

Female		Shoparound		Change
Age	2016 Q1	2016 Q2		
17-22	£1,060.67	£1,105.56	+ 4.2%	
23-29	£652.73	£655.47	+ 0.4%	
30-39	£459.71	£467.29	+ 1.7%	
40-49	£440.64	£453.09	+ 2.8%	
50-59	£376.84	£395.32	+ 4.9%	
60-69	£331.60	£345.12	+ 4.1%	
70+	£411.55	£423.05	+ 2.8%	

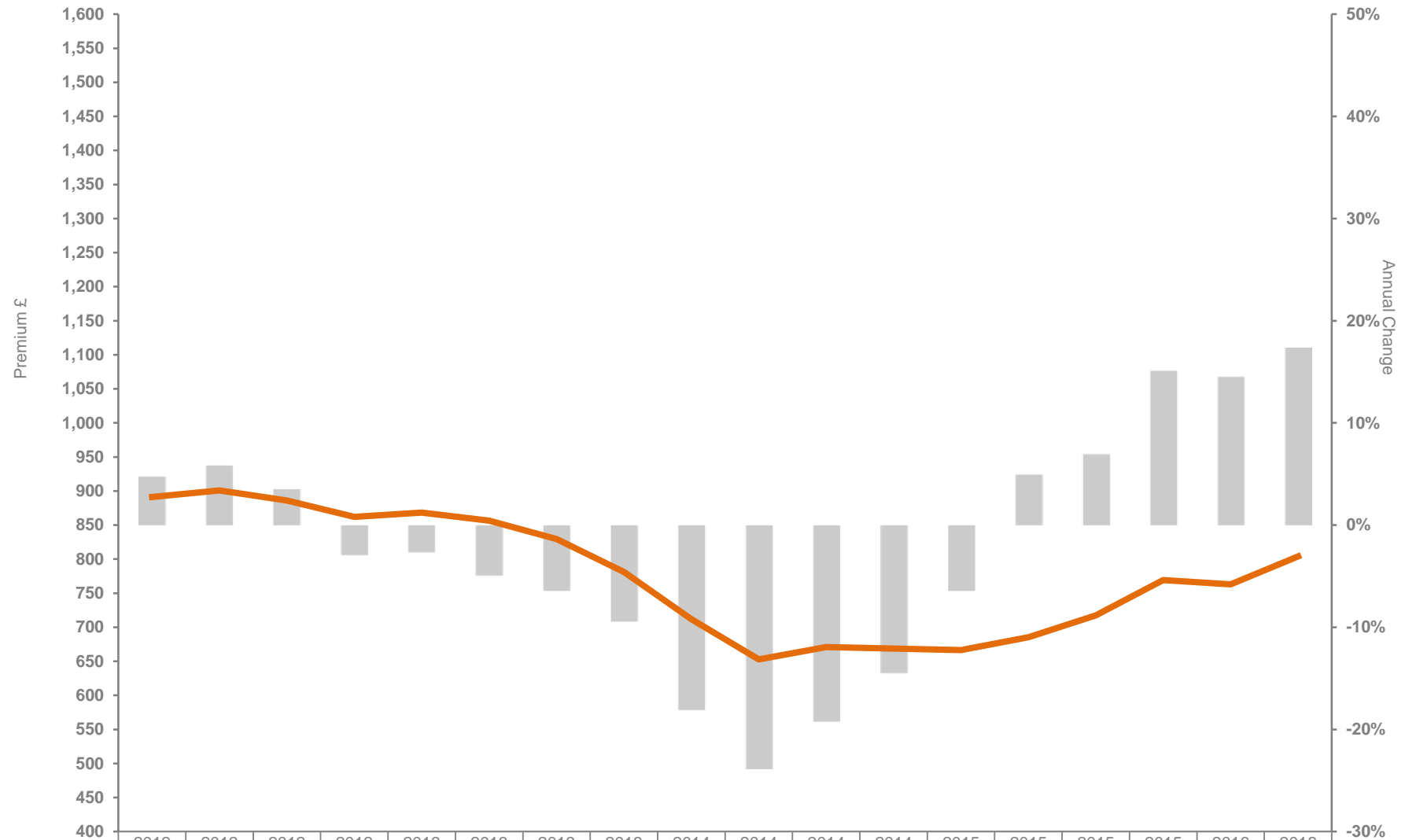
Male		Shoparound		Change
Age	2016 Q1	2016 Q2		
17-22	£1,337.05	£1,377.31	+ 3.0%	
23-29	£768.40	£788.01	+ 2.6%	
30-39	£494.32	£500.01	+ 1.2%	
40-49	£440.81	£454.85	+ 3.2%	
50-59	£390.12	£393.91	+ 1.0%	
60-69	£344.51	£353.22	+ 2.5%	
70+	£484.51	£483.46	- 0.2%	

AA BIPI - Motor Comprehensive Shoparound Premium



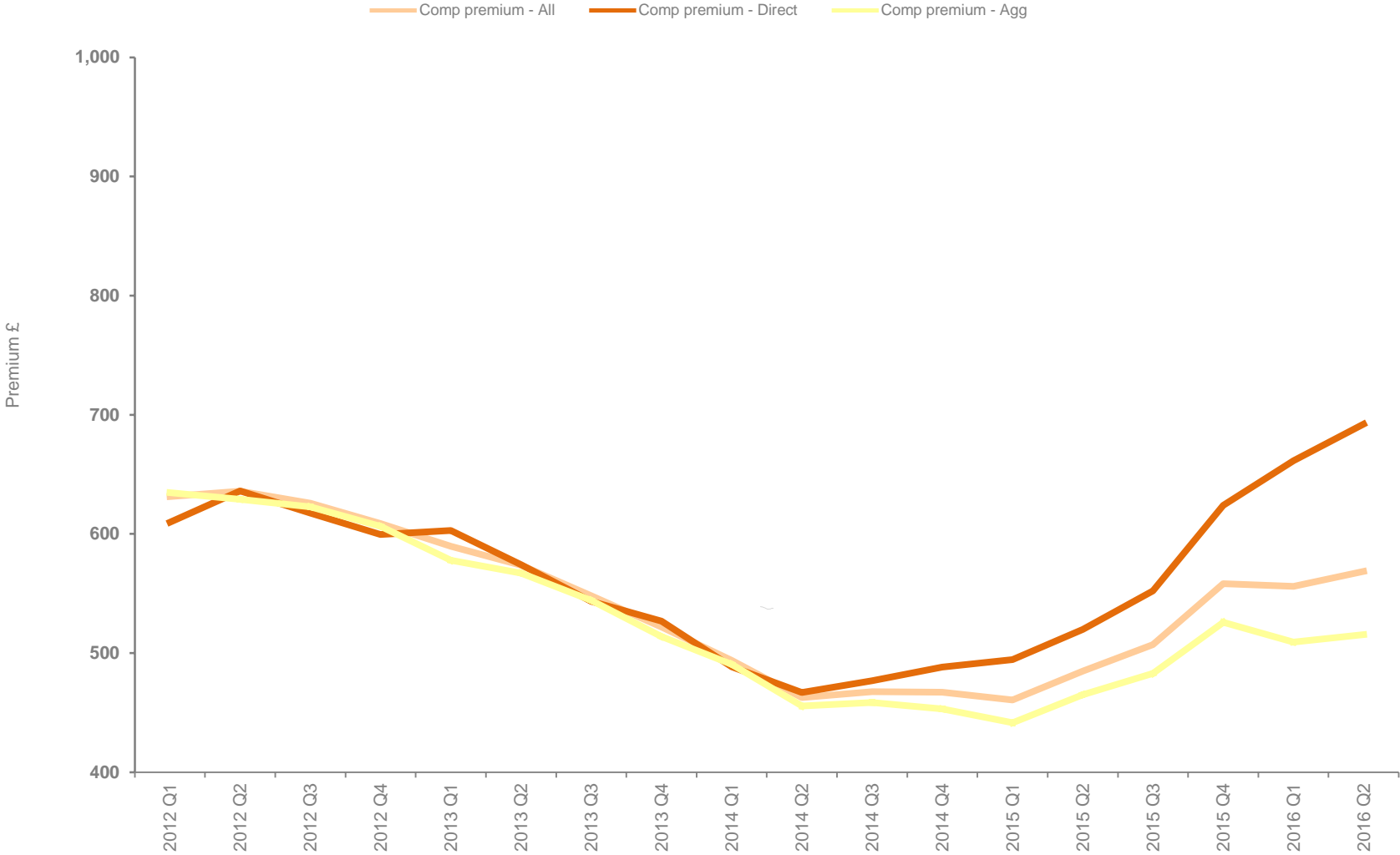
Annual change	2.5%	0.2%	0.1%	-6.8%	-6.6%	-9.8%	-12.4%	-14.3%	-16.2%	-19.3%	-14.7%	-10.5%	-6.7%	4.8%	8.4%	19.5%	20.7%	17.2%
Comp premium	£631.50	£635.79	£625.80	£608.71	£589.71	£573.65	£548.25	£521.84	£493.89	£462.68	£467.72	£467.14	£460.65	£484.86	£507.07	£558.33	£555.92	£568.48

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

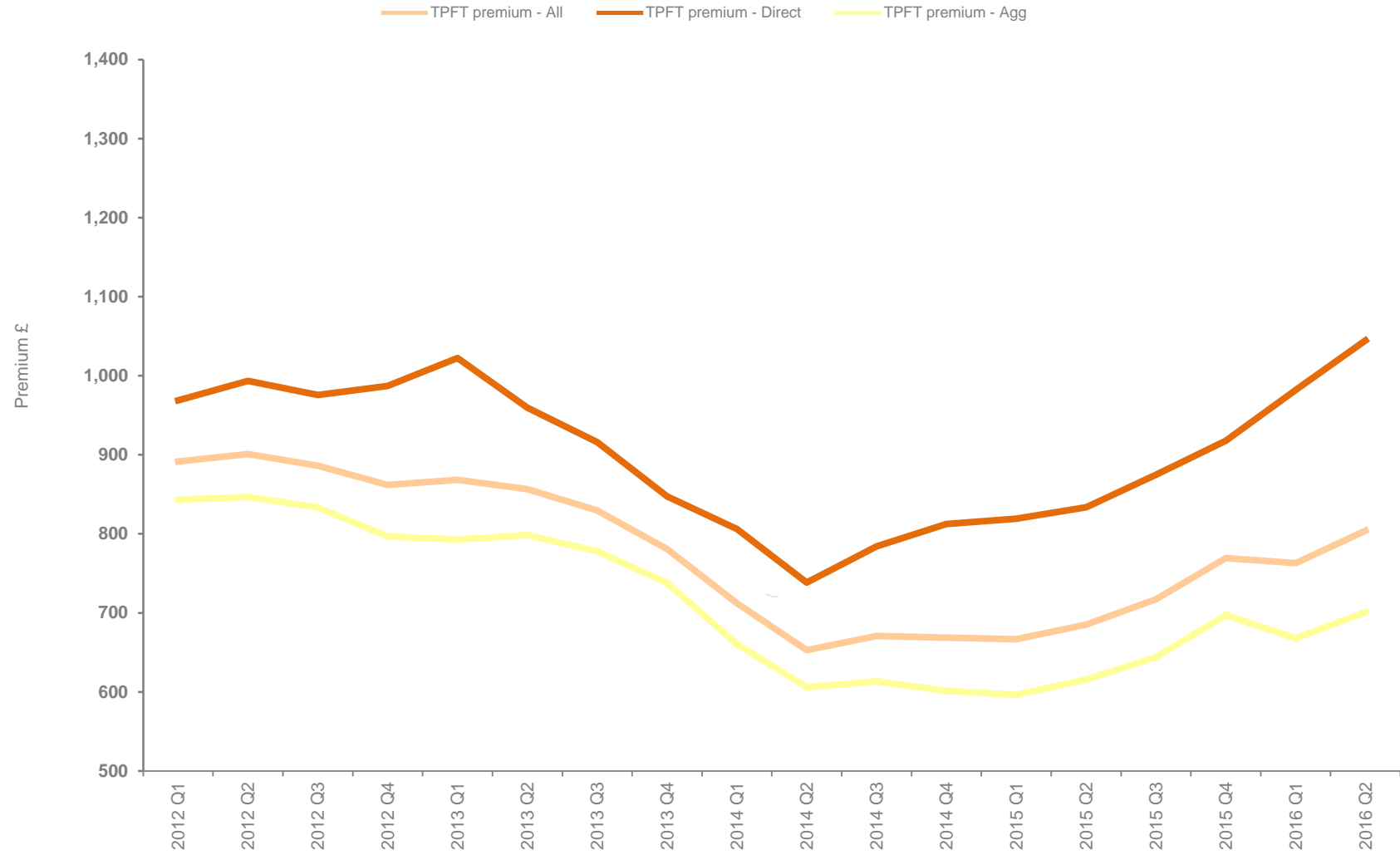


Annual Change	4.8%	5.8%	3.5%	-2.9%	-2.6%	-4.9%	-6.4%	-9.4%	-18.0%	-23.8%	-19.1%	-14.4%	-6.4%	5.0%	6.9%	15.1%	14.5%	17.3%
TPFT Premium	£891.46	£900.81	£886.05	£861.91	£868.20	£856.44	£829.51	£780.97	£712.06	£652.98	£670.82	£668.65	£666.66	£685.36	£717.36	£769.46	£763.11	£804.04

AA BIPI - Motor Comprehensive Shoparound Premium Trends

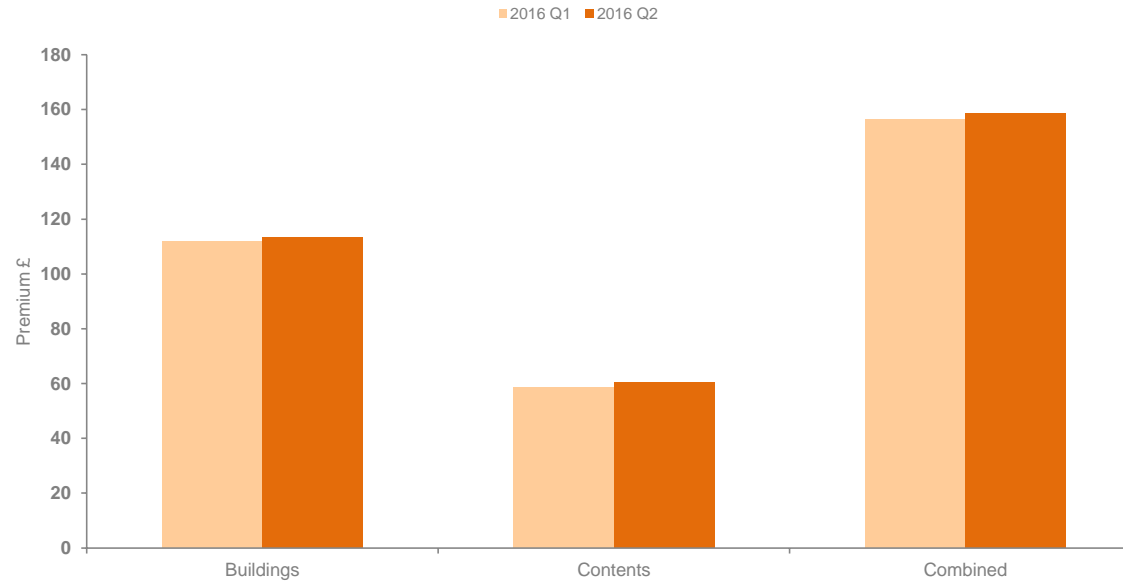


AA BIPI - Motor Third Party Shoparound Premium Trends



AA British Insurance Premium Index - Home Shoparound Premium All Channels

	2016 Q1	2016 Q2
Buildings	£111.83	£113.46
Contents	£58.64	£60.41
Combined	£156.42	£158.58



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.

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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 - Home Insurance Shoparound Movements

All channels*

	2016 Q1	2016 Q2	Change	2015 Q2	Change
Buildings	£111.83	£113.46	+ 1.5%	£100.85	+ 12.5%
Contents	£58.64	£60.41	+ 3.0%	£60.02	+ 0.7%
Combined	£156.42	£158.58	+ 1.4%	£151.48	+ 4.7%

* Based on GFK channel preference and arrangement data - March 2015.

AA BIPI - Home Insurance Shoparound Movements

Buildings summary by region - all channels

Region	Shoparound		
	2016 Q1	2016 Q2	Change
Border & TyneTees	£110.68	£111.88	+ 1.1%
Central & Granada	£109.08	£110.49	+ 1.3%
London & Meridian	£116.79	£118.54	+ 1.5%
STV	£110.33	£110.50	+ 0.2%
Wales	£123.26	£125.84	+ 2.1%
West & West Country	£105.80	£108.06	+ 2.1%
Yorkshire & Anglia	£108.06	£110.06	+ 1.9%

Contents summary by region - all channels

Region	Shoparound		
	2016 Q1	2016 Q2	Change
Border & TyneTees	£55.06	£57.07	+ 3.6%
Central & Granada	£61.30	£63.03	+ 2.8%
London & Meridian	£59.41	£61.42	+ 3.4%
STV	£53.28	£54.90	+ 3.0%
Wales	£57.36	£58.33	+ 1.7%
West & West Country	£54.89	£56.60	+ 3.1%
Yorkshire & Anglia	£59.83	£61.54	+ 2.9%

Combined summary by region - all channels

Region	Shoparound		
	2016 Q1	2016 Q2	Change
Border & TyneTees	£151.36	£153.48	+ 1.4%
Central & Granada	£155.29	£157.73	+ 1.6%
London & Meridian	£164.32	£166.18	+ 1.1%
STV	£150.26	£152.28	+ 1.3%
Wales	£164.22	£167.15	+ 1.8%
West & West Country	£146.82	£148.11	+ 0.9%
Yorkshire & Anglia	£152.24	£154.73	+ 1.6%

AA BIPI - Home Insurance Shoparound Movements

Buildings summary by age - all channels

Age	Shoparound		
	2016 Q1	2016 Q2	Change
17-22	£116.84	£118.75	+ 1.6%
23-29	£123.28	£124.42	+ 0.9%
30-39	£115.34	£116.86	+ 1.3%
40-49	£115.19	£116.58	+ 1.2%
50-59	£108.33	£110.49	+ 2.0%
60-69	£96.63	£98.28	+ 1.7%
70+	£97.93	£99.97	+ 2.1%

Contents summary by age - all channels

Age	Shoparound		
	2016 Q1	2016 Q2	Change
17-22	£69.20	£71.72	+ 3.6%
23-29	£69.14	£71.30	+ 3.1%
30-39	£62.82	£64.89	+ 3.3%
40-49	£59.29	£60.91	+ 2.7%
50-59	£55.75	£57.52	+ 3.2%
60-69	£48.97	£50.47	+ 3.1%
70+	£46.48	£47.71	+ 2.7%

Combined summary by age - all channels

Age	Shoparound		
	2016 Q1	2016 Q2	Change
17-22	£169.32	£171.06	+ 1.0%
23-29	£178.53	£178.61	+ 0.0%
30-39	£163.19	£165.27	+ 1.3%
40-49	£159.53	£162.06	+ 1.6%
50-59	£151.28	£153.44	+ 1.4%
60-69	£134.41	£137.07	+ 2.0%
70+	£132.64	£134.74	+ 1.6%

AA BIPI - Home Insurance Shoparound Movements

Buildings summary by property - all channels

Property type	Shoparound		Change
	2016 Q1	2016 Q2	
Bungalow	£106.44	£108.87	+ 2.3%
Detached	£129.62	£131.68	+ 1.6%
End Terraced	£101.78	£104.17	+ 2.3%
Flat	£118.26	£116.22	- 1.7%
Semi Detached	£100.41	£102.25	+ 1.8%
Terraced	£107.49	£108.42	+ 0.9%

Contents summary by property - all channels

Property type	Shoparound		Change
	2016 Q1	2016 Q2	
Bungalow	£54.16	£55.80	+ 3.0%
Detached	£60.19	£61.87	+ 2.8%
End Terraced	£61.64	£64.34	+ 4.4%
Flat	£61.36	£63.46	+ 3.4%
Semi Detached	£57.11	£58.94	+ 3.2%
Terraced	£60.21	£61.94	+ 2.9%

Combined summary by property - all channels

Property type	Shoparound		Change
	2016 Q1	2016 Q2	
Bungalow	£146.31	£148.95	+ 1.8%
Detached	£173.67	£177.68	+ 2.3%
End Terraced	£152.71	£153.82	+ 0.7%
Flat	£174.52	£171.41	- 1.8%
Semi Detached	£144.26	£145.69	+ 1.0%
Terraced	£152.98	£154.77	+ 1.2%

AA BIPI - Home Insurance Shoparound Movements

Buildings summary by year built - all channels

Year built	Shoparound		
	2016 Q1	2016 Q2	Change
<1920	£135.95	£136.80	+ 0.6%
1920-1945	£112.05	£113.30	+ 1.1%
1946-1979	£102.15	£104.03	+ 1.8%
1980-1999	£95.50	£97.99	+ 2.6%
2000+	£85.34	£90.91	+ 6.5%

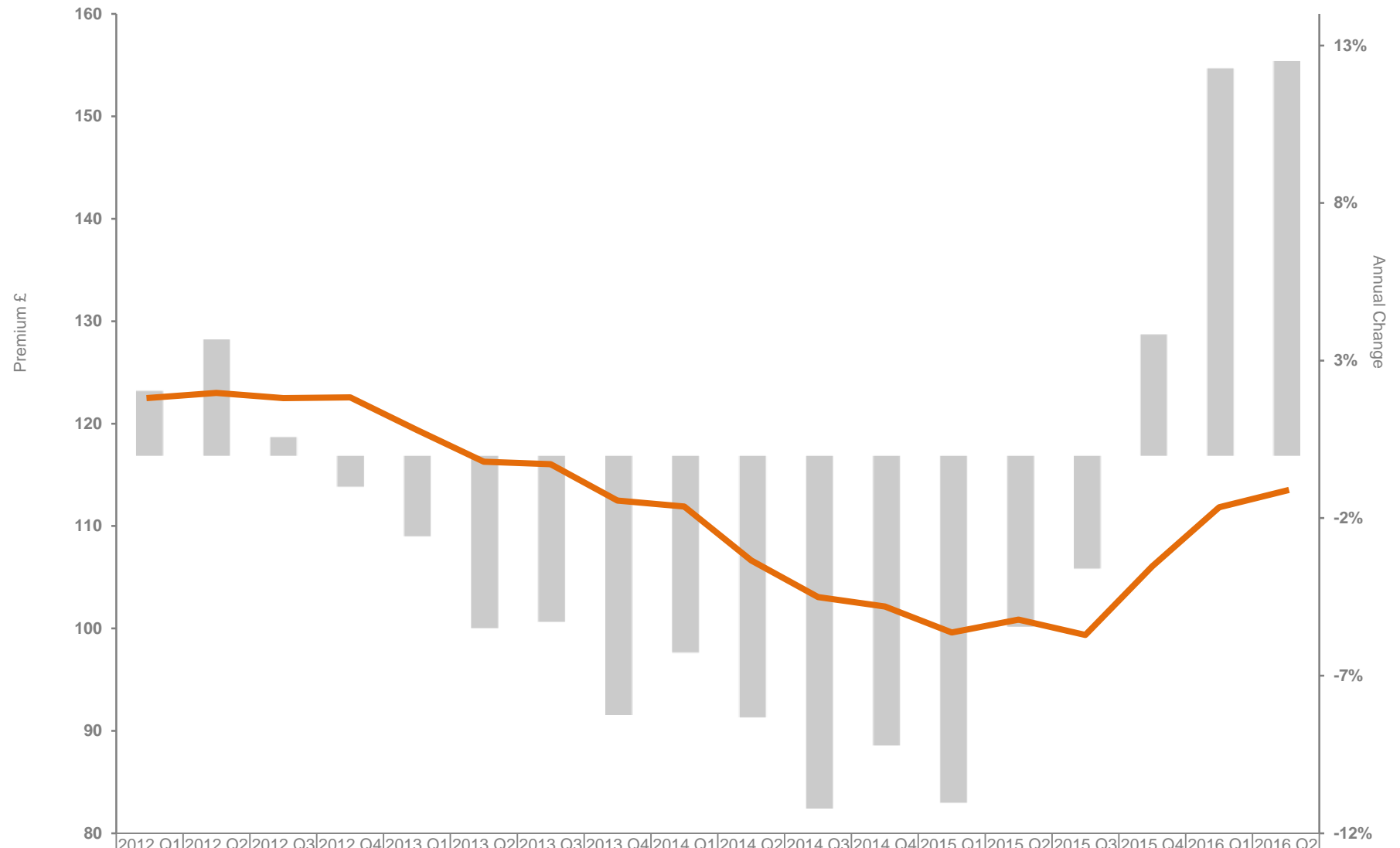
Contents summary by year built - all channels

Year built	Shoparound		
	2016 Q1	2016 Q2	Change
<1920	£64.20	£65.45	+ 1.9%
1920-1945	£61.14	£63.20	+ 3.4%
1946-1979	£55.09	£56.97	+ 3.4%
1980-1999	£54.97	£57.00	+ 3.7%
2000+	£56.62	£58.54	+ 3.4%

Combined summary by year built - all channels

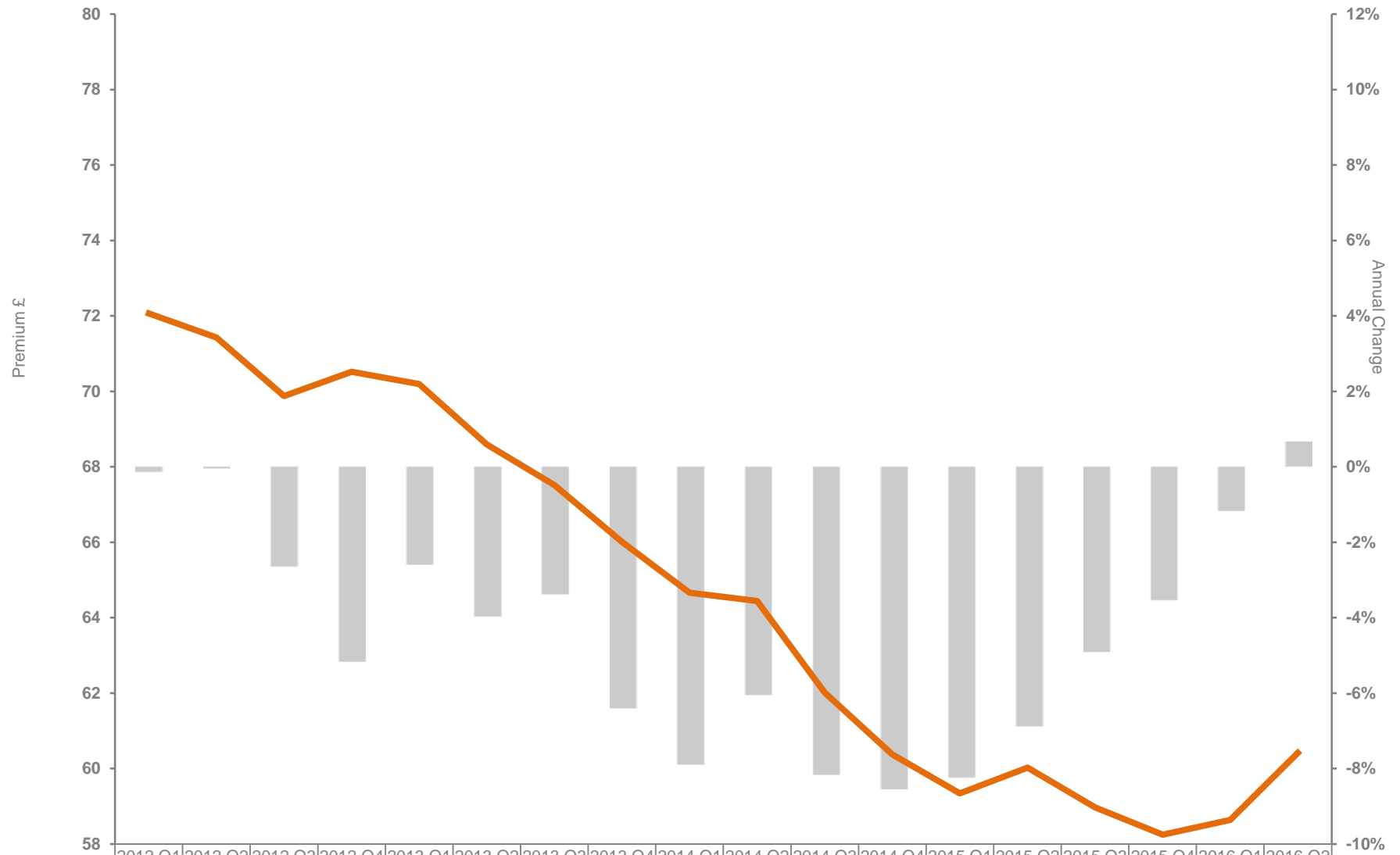
Year built	Shoparound		
	2016 Q1	2016 Q2	Change
<1920	£184.75	£187.77	+ 1.6%
1920-1945	£159.19	£161.43	+ 1.4%
1946-1979	£144.28	£145.72	+ 1.0%
1980-1999	£135.20	£137.62	+ 1.8%
2000+	£130.11	£135.64	+ 4.2%

AA BIPI - Home Buildings Shoparound Premium



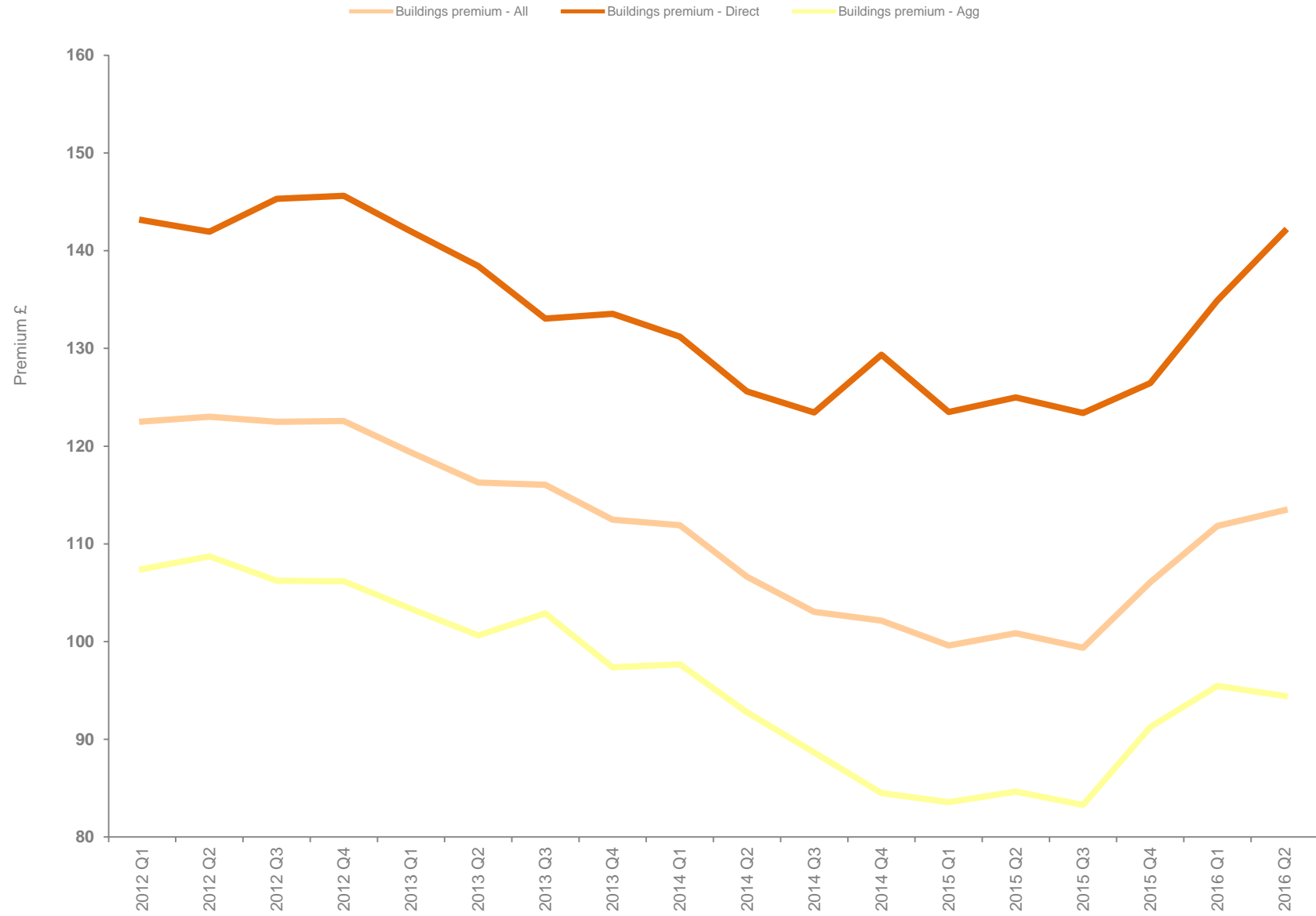
Annual Change	2.1%	3.7%	0.6%	-1.0%	-2.6%	-5.5%	-5.3%	-8.2%	-6.2%	-8.3%	-11.2%	-9.2%	-11.0%	-5.4%	-3.6%	3.8%	12.3%	12.5%
Buildings Premium	122.51	123.01	122.49	122.56	119.37	116.28	116.04	112.48	111.91	106.63	103.06	102.14	99.60	100.85	99.37	106.07	111.83	113.46

AA BIPI - Home Contents Shoparound Premium

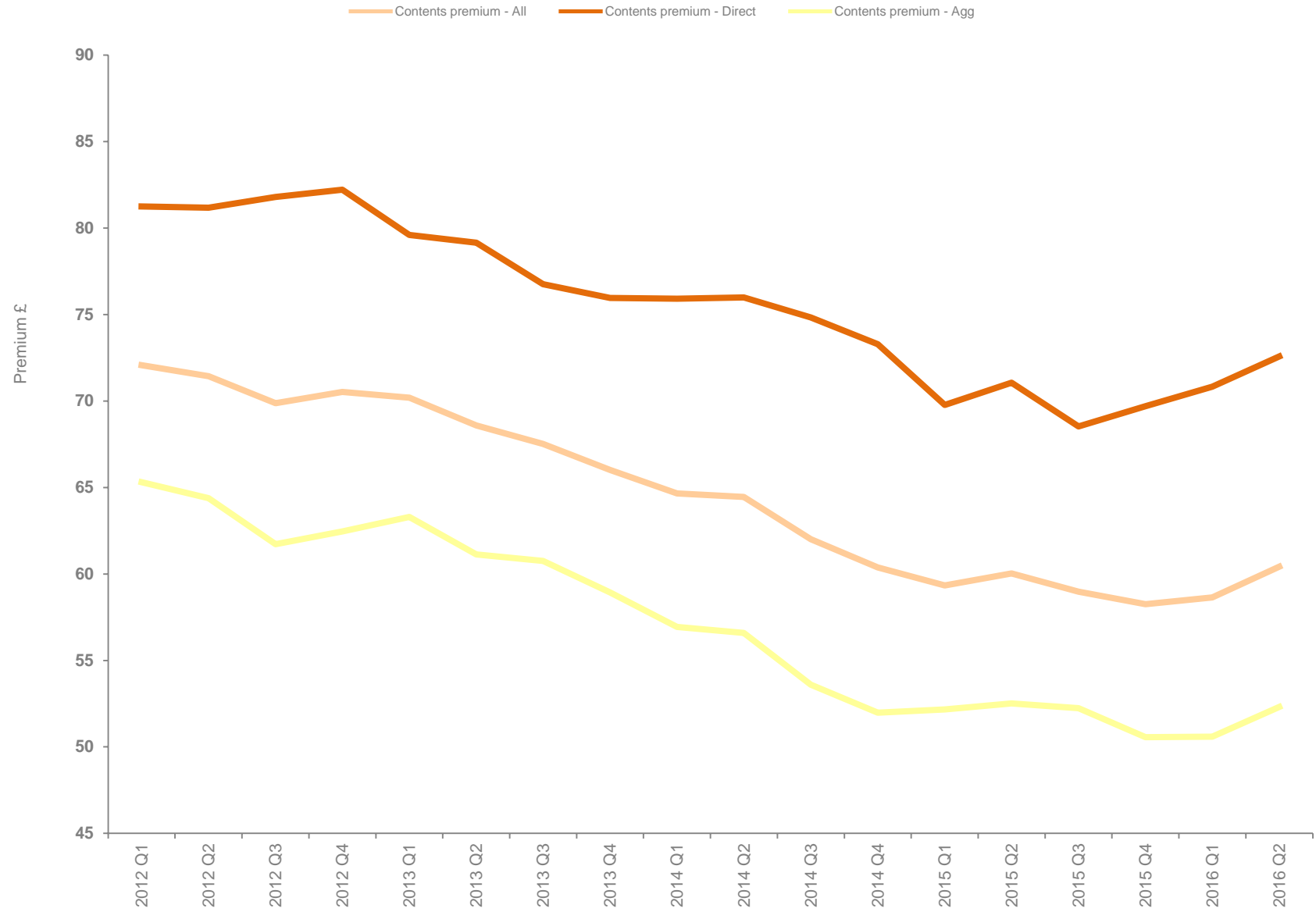


Annual Change	-0.1%	-0.1%	-2.7%	-5.2%	-2.6%	-4.0%	-3.4%	-6.4%	-7.9%	-6.0%	-8.1%	-8.5%	-8.2%	-6.9%	-4.9%	-3.5%	-1.2%	0.7%
Contents Premium	72.06	71.43	69.88	70.52	70.20	68.59	67.51	66.01	64.66	64.45	62.02	60.38	59.34	60.02	58.97	58.25	58.64	60.41

AA BIPI - Home Buildings Shoparound Premium Trends



AA BIPI - Home Contents Shoparound Premium Trends



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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 and then to 9.5% on 1 November 2015

Figures shown include IPT, whereas on July 1994 premiums IPT did not apply

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