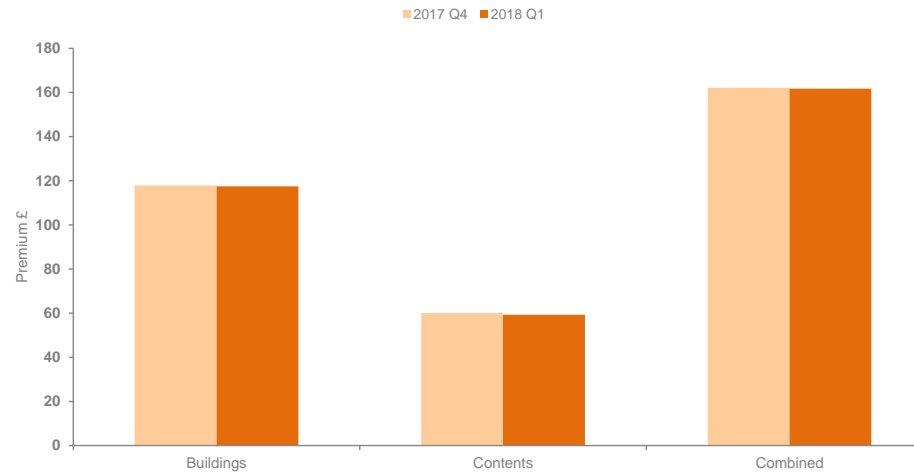


## AA British Insurance Premium Index - Home Shoparound Premium All Channels

	2017 Q4	2018 Q1
<b>Buildings</b>	£117.89	£117.47
<b>Contents</b>	£60.11	£59.22
<b>Combined</b>	£162.17	£161.75



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 - Home Insurance Shoparound Movements**

All channels\*

	2017 Q4	2018 Q1	Change	2017 Q1	Change
<b>Buildings</b>	£117.89	£117.47	- 0.4%	£111.73	+ 5.1%
<b>Contents</b>	£60.11	£59.22	- 1.5%	£58.97	+ 0.4%
<b>Combined</b>	£162.17	£161.75	- 0.3%	£154.39	+ 4.8%

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

## AA BIPI - Home Insurance Shoparound Movements

### Buildings summary by region - all channels

Region	Shoparound		Change
	2017 Q4	2018 Q1	
Border & TyneTees	£113.79	£113.49	- 0.3%
Central & Granada	£114.29	£113.47	- 0.7%
London & Meridian	£126.00	£126.39	+ 0.3%
STV	£114.78	£113.94	- 0.7%
Wales	£121.58	£122.27	+ 0.6%
West & West Country	£112.77	£111.17	- 1.4%
Yorkshire & Anglia	£113.99	£113.11	- 0.8%

### Contents summary by region - all channels

Region	Shoparound		Change
	2017 Q4	2018 Q1	
Border & TyneTees	£55.69	£54.66	- 1.8%
Central & Granada	£61.77	£60.67	- 1.8%
London & Meridian	£61.98	£61.25	- 1.2%
STV	£54.34	£54.18	- 0.3%
Wales	£57.92	£56.98	- 1.6%
West & West Country	£56.28	£55.46	- 1.5%
Yorkshire & Anglia	£61.49	£60.33	- 1.9%

### Combined summary by region - all channels

Region	Shoparound		Change
	2017 Q4	2018 Q1	
Border & TyneTees	£153.56	£152.09	- 1.0%
Central & Granada	£159.53	£158.55	- 0.6%
London & Meridian	£173.02	£173.88	+ 0.5%
STV	£155.90	£154.71	- 0.8%
Wales	£162.32	£162.33	+ 0.0%
West & West Country	£151.47	£150.39	- 0.7%
Yorkshire & Anglia	£159.13	£158.33	- 0.5%

## AA BIPI - Home Insurance Shoparound Movements

### Buildings summary by age - all channels

Age	Shoparound		Change
	2017 Q4	2018 Q1	
17-22	£121.87	£121.65	- 0.2%
23-29	£128.06	£127.49	- 0.4%
30-39	£120.66	£120.31	- 0.3%
40-49	£121.58	£121.55	- 0.0%
50-59	£116.01	£114.49	- 1.3%
60-69	£102.69	£101.99	- 0.7%
70+	£103.19	£103.34	+ 0.1%

### Contents summary by age - all channels

Age	Shoparound		Change
	2017 Q4	2018 Q1	
17-22	£66.97	£65.78	- 1.8%
23-29	£67.09	£66.04	- 1.6%
30-39	£64.39	£63.39	- 1.6%
40-49	£61.52	£60.37	- 1.9%
50-59	£57.58	£56.73	- 1.5%
60-69	£50.03	£49.57	- 0.9%
70+	£47.60	£47.77	+ 0.3%

### Combined summary by age - all channels

Age	Shoparound		Change
	2017 Q4	2018 Q1	
17-22	£172.41	£171.38	- 0.6%
23-29	£180.81	£180.16	- 0.4%
30-39	£169.41	£169.77	+ 0.2%
40-49	£165.89	£165.15	- 0.4%
50-59	£158.02	£157.18	- 0.5%
60-69	£139.78	£138.66	- 0.8%
70+	£136.15	£136.09	- 0.0%

## AA BIPI - Home Insurance Shoparound Movements

### Buildings summary by property - all channels

Property type	Shoparound		Change
	2017 Q4	2018 Q1	
Bungalow	£111.51	£110.19	- 1.2%
Detached	£136.05	£136.58	+ 0.4%
End Terraced	£107.02	£107.04	+ 0.0%
Flat	£122.72	£124.41	+ 1.4%
Semi Detached	£106.48	£105.61	- 0.8%
Terraced	£114.03	£112.94	- 1.0%

### Contents summary by property - all channels

Property type	Shoparound		Change
	2017 Q4	2018 Q1	
Bungalow	£55.54	£54.83	- 1.3%
Detached	£62.58	£62.01	- 0.9%
End Terraced	£62.41	£61.39	- 1.6%
Flat	£62.06	£61.61	- 0.7%
Semi Detached	£57.69	£56.57	- 1.9%
Terraced	£62.05	£60.91	- 1.8%

### Combined summary by property - all channels

Property type	Shoparound		Change
	2017 Q4	2018 Q1	
Bungalow	£151.05	£150.12	- 0.6%
Detached	£182.09	£181.85	- 0.1%
End Terraced	£157.21	£156.30	- 0.6%
Flat	£178.74	£181.06	+ 1.3%
Semi Detached	£146.83	£146.27	- 0.4%
Terraced	£161.03	£160.33	- 0.4%

## AA BIPI - Home Insurance Shoparound Movements

### Buildings summary by year built - all channels

Year built	Shoparound		Change
	2017 Q4	2018 Q1	
<1920	£142.89	£143.16	+ 0.2%
1920-1945	£119.76	£119.30	- 0.4%
1946-1979	£106.79	£106.13	- 0.6%
1980-1999	£101.25	£100.19	- 1.1%
2000+	£92.25	£92.75	+ 0.5%

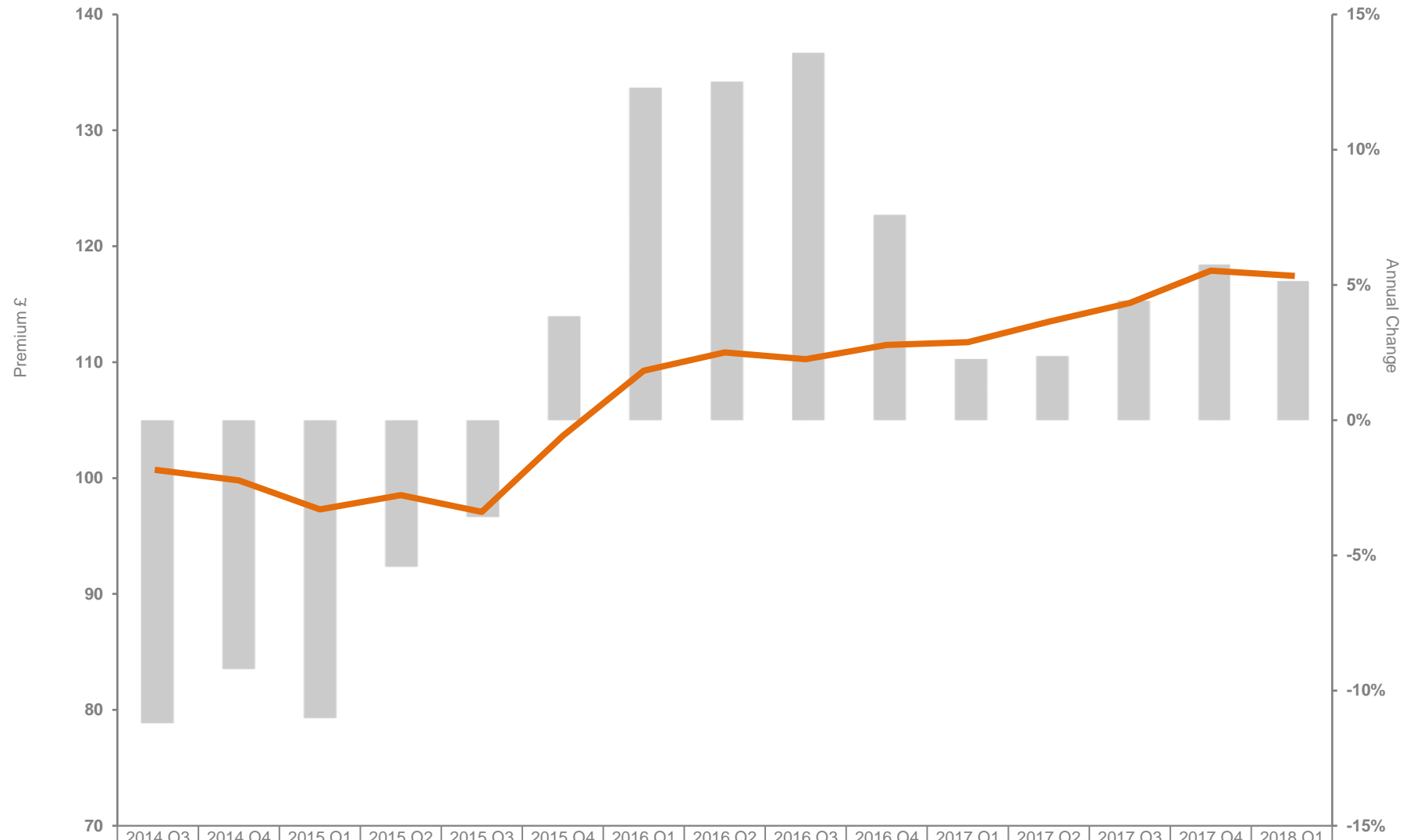
### Contents summary by year built - all channels

Year built	Shoparound		Change
	2017 Q4	2018 Q1	
<1920	£66.23	£65.56	- 1.0%
1920-1945	£63.03	£61.57	- 2.3%
1946-1979	£56.10	£55.29	- 1.4%
1980-1999	£56.07	£55.39	- 1.2%
2000+	£55.05	£53.97	- 2.0%

### Combined summary by year built - all channels

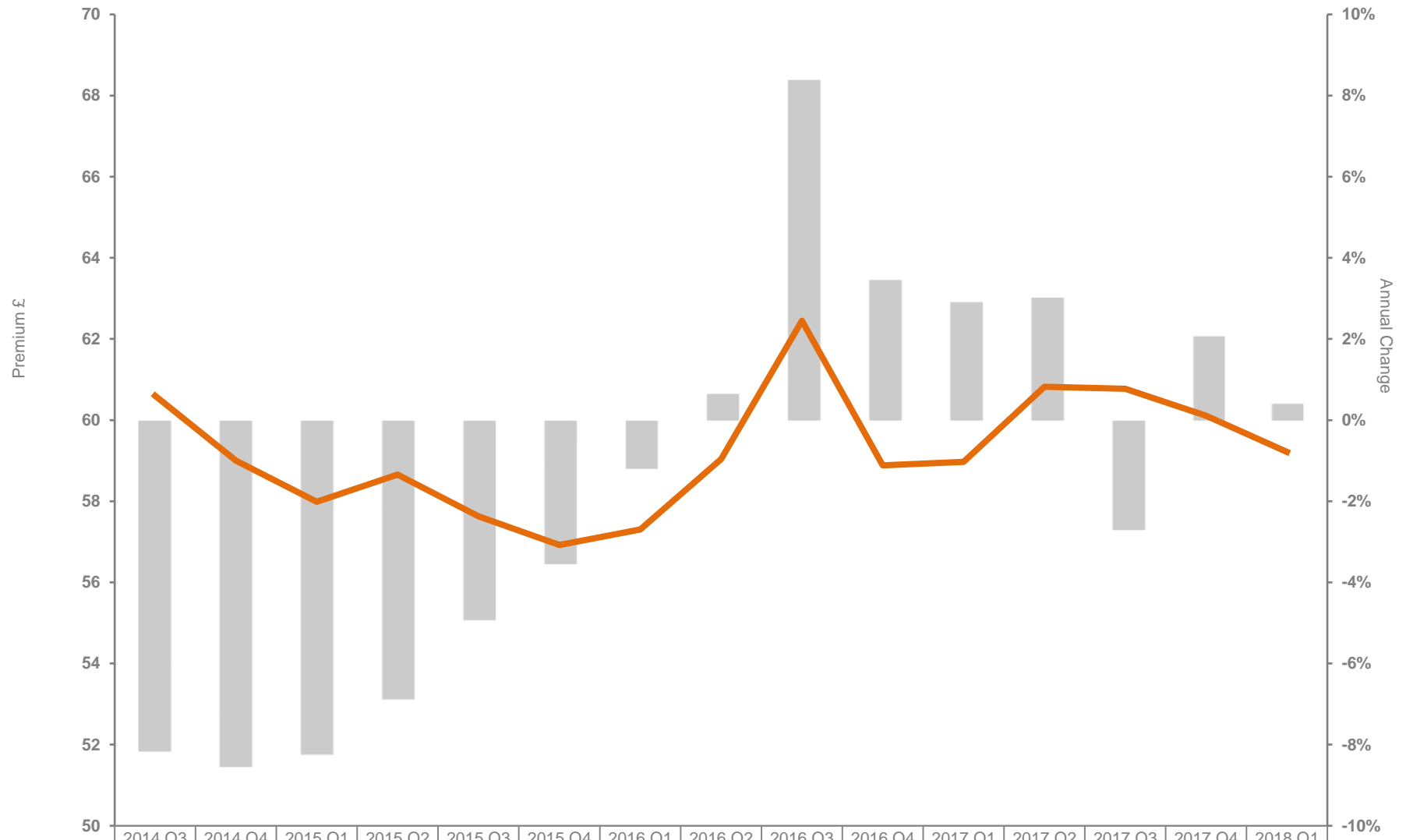
Year built	Shoparound		Change
	2017 Q4	2018 Q1	
<1920	£193.46	£193.32	- 0.1%
1920-1945	£166.07	£165.20	- 0.5%
1946-1979	£147.53	£147.38	- 0.1%
1980-1999	£141.24	£139.98	- 0.9%
2000+	£131.58	£134.25	+ 2.0%

## AA BIPI - Home Buildings Shoparound Premium



Annual Change	-11.2%	-9.2%	-11.0%	-5.4%	-3.6%	3.8%	12.3%	12.5%	13.6%	7.6%	2.3%	2.4%	4.4%	5.7%	5.1%
Buildings Premium	£100.68	£99.79	£97.31	£98.53	£97.08	£103.63	£109.26	£110.85	£110.25	£111.48	£111.73	£113.48	£115.12	£117.89	£117.47

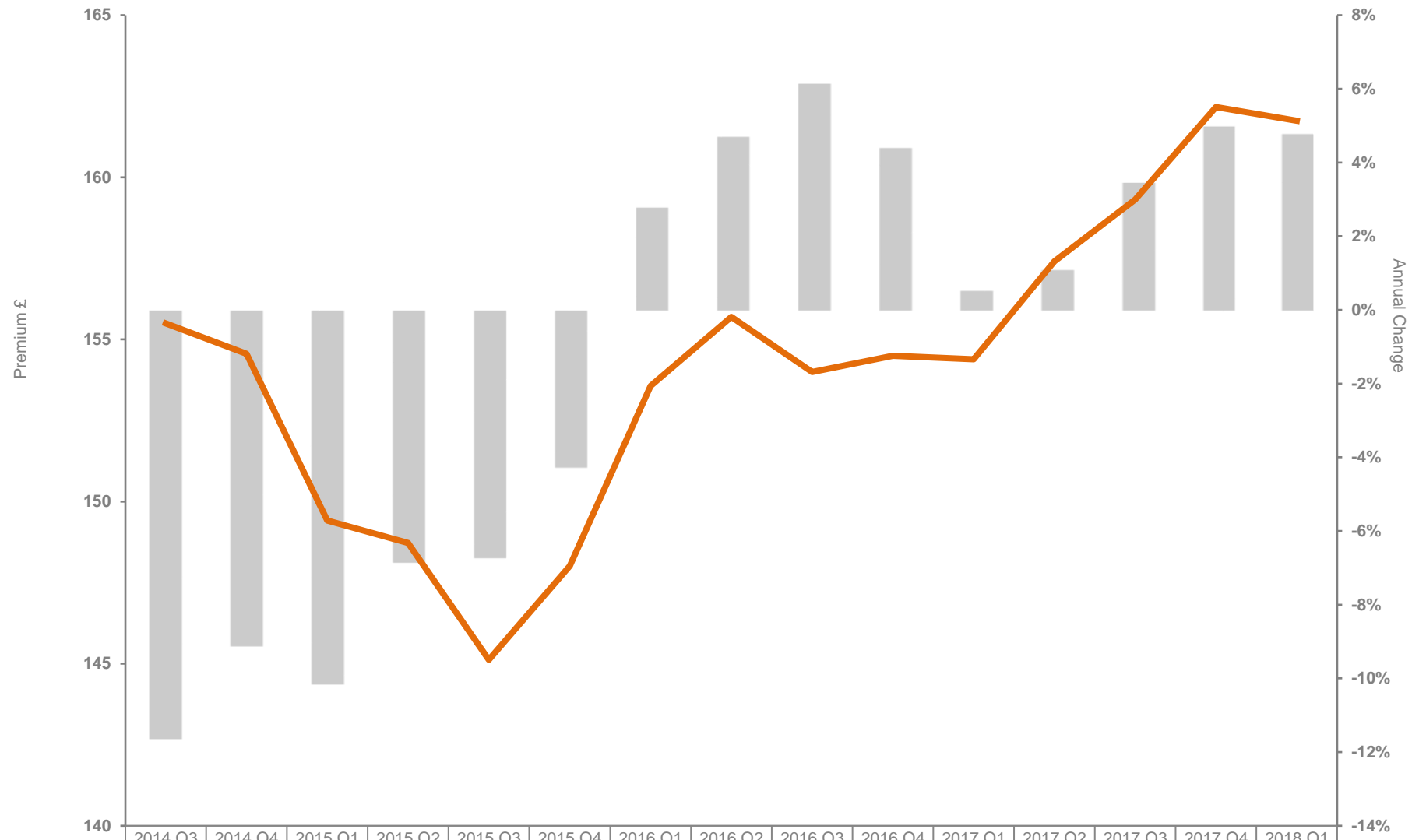
### AA BIPI - Home Contents Shoparound Premium



	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2018 Q1
Annual Change	-8.1%	-8.5%	-8.2%	-6.9%	-4.9%	-3.5%	-1.2%	0.7%	8.4%	3.5%	2.9%	3.0%	-2.7%	2.1%	0.4%
Contents Premium	£60.60	£59.00	£57.99	£58.66	£57.63	£56.92	£57.30	£59.04	£62.45	£58.89	£58.97	£60.82	£60.77	£60.11	£59.22



### AA BIPI - Home Combined Shoparound Premium



	2014 Q3	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2018 Q1
Annual Change	-11.6%	-9.1%	-10.1%	-6.8%	-6.7%	-4.2%	2.8%	4.7%	6.1%	4.4%	0.5%	1.1%	3.5%	5.0%	4.8%
Combined Premium	£155.50	£154.56	£149.42	£148.72	£145.12	£148.01	£153.57	£155.70	£153.99	£154.50	£154.39	£157.41	£159.31	£162.17	£161.75

## AA British Insurance Premium Index - Home Insurance Shoparound Trends

