



Car insurance price index

The most comprehensive analysis of car insurance pricing in the UK

Q1 2026

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Executive summary

£711 is now the average cost of car insurance in the UK, according to the latest car insurance price index by Confused.com, powered by WTW.

The latest figure of £711 represents a drop of £66 (-9%) compared to 12 months ago. New data shows that car insurance prices in the UK continue to fall on a broader level, but some drivers are beginning to face increasing costs.

The Confused.com car insurance price index, which began in 2006, remains the most comprehensive analysis of car insurance pricing in the UK. It utilises data from over 6 million car insurance quotes.

Drivers shopping around for car insurance are seeing their premiums fall, but renewing customers aren't benefiting from the same savings.

That's because new research of 2,000 UK drivers¹ found that almost 2 in 5 (39%) received a more expensive renewal price from their insurer in the past 3 months, of £68, on average.

Of these, almost half (46%) shopped around and switched insurers, saving £72, on average. In comparison, almost a third (32%) of drivers had a cheaper renewal price. But nearly 1 in 4 (24%) still decided to shop around and switch, also saving £72, on average.

Younger drivers continue to benefit from the largest year-on-year savings.

- 17-year-olds are now paying £1,741, down £517 (-23%)
- 18-year-olds are paying £2,082, down £352 (-15%)

However, these age groups still face the highest premiums overall.

The bigger picture

How prices have changed

Drivers in the UK can now expect to pay an average of £711 for car insurance – £66 less than a year ago.

Car insurance prices have fallen steadily since reaching a record high of £995 at the end of 2023.

While many motorists are benefiting from decreasing car insurance premiums, some drivers have seen prices increase in the past 3 months.

Price Trends

Annual decrease: £66 down
-9% (compared to 12 months ago)



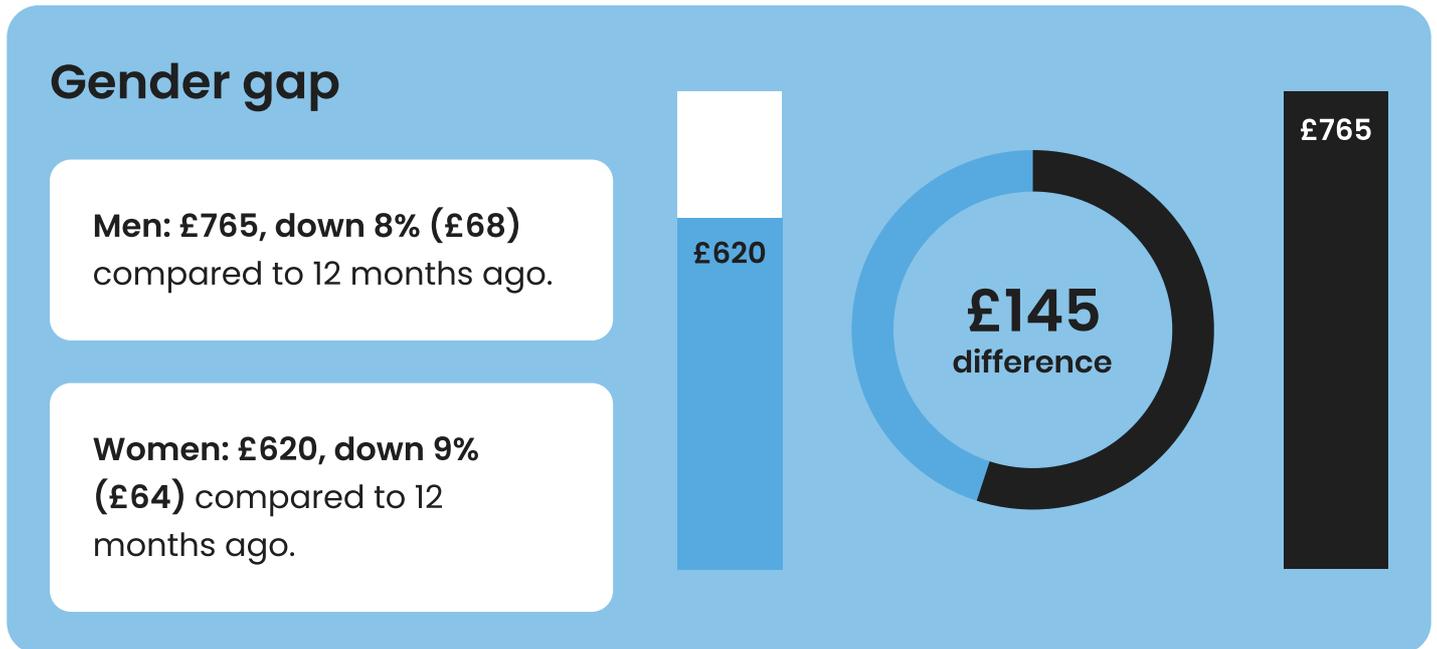
The latest index paints a familiar picture of decreasing car insurance prices, as has been the case since the beginning of 2024.

On a broader level, premiums continue to fall for most motorists. However, new data shows that some drivers are actually paying more on average depending on their age and location compared to 3 months ago.

Prices by gender

Do men or women pay more?

As far as the gender gap between men and women is concerned, it has remained fairly stagnant over the past year. While it has narrowed every so slightly over recent years, men continue to pay considerably more on average than women:



Due to the EU gender directive (introduced in 2012), insurance providers can't discriminate based on gender.

However, there are a few reasons that help explain why men tend to pay more than women for car insurance.

Men generally have a greater risk profile compared to men. This can factor in driving history, claim history, mileage, occupation and the type of car being insured. For example, men are more likely to drive expensive cars with larger engines. Because of this, claims are more expensive.

The greater the risk involved, the higher car insurance premiums are likely to be. In turn, men pay more than women, on average.

Prices by age

What do younger and older drivers pay?

Younger drivers typically pay considerably more for car insurance than any other age group. As such, costs can be unaffordable for many young drivers. New data shows that prices for young drivers are as much as 44% more expensive compared to 5 years ago

Having said that, while car insurance premiums fall across the board for all drivers, younger drivers benefit from the greatest savings.

Age of drivers

17-year-olds: £1,741
(-23%, £517)

18-year-olds: £2,082
(-15%, £352)



To help combat steep car insurance prices, there are a few options for young drivers to consider. One in particular is a form of car insurance known as 'telematics'.

This type of policy monitors driving habits, typically through a device fitted to the insured car or via an app. By exhibiting safe driving tendencies, insurers may reward young drivers with big savings at renewal. This is one reason behind steep decreases in premiums for younger drivers.

Prices by region

Which areas have seen the biggest rises?

Location is a key consideration for insurers when calculating car insurance premiums. Factors such as crime rates, accident frequency and traffic volume can affect the price of premiums.

Drivers in Inner London, for example, have continually faced higher average car insurance premiums compared to any other region. Despite prices dropping significantly in Inner London according to new data, it's still the most expensive area in the UK for car insurance at £1,093.

Drivers in Manchester and Merseyside have seen the biggest drop in prices, of 14%, equivalent to £132, year-on-year, on average. This equates to an average premium of £804, the lowest price in the region for more than 3 years.

South Wales has also benefited from a big reduction of 11%, or £68 in prices compared to last year. This puts the average premium in the region at £547.

Regions with the biggest price changes

Manchester and Merseyside: £804, down 14% (£132) compared to 12 months ago



South Wales: £547, down 11% (£68) compared to 12 months ago



Some regions are beginning to buck the trend of declining car insurance prices. Over the past 3 months, premiums in Northern Ireland (£41), Falkirk (£33) and Chelmsford (£16) have risen, on average. Northern Ireland in particular is the only area in the UK to see an increase in prices in the past 12 months.

Expert view

Matt Crole-Rees, motoring expert at Confused.com car insurance, comments:

“Car insurance prices are at the lowest they’ve been for a while – but data also shows prices are creeping up for some drivers, and stalling for others. And this could mean price increases are on the horizon.

“This, alongside fuel and tax costs increasing this year, will mean more financial pressure for drivers. So any further savings you can make on your insurance now will be hugely beneficial in the long term.

“And this is why it’s more important than ever to shop around, not only to lock in the best price now, but to ensure you are getting the best deal. The biggest thing to consider is when you shop around. Leaving it until the last minute can in fact mean you pay more. Our data shows that 28 days is the ‘sweet spot’ for when drivers typically pay the least for their insurance. So being organised and getting it sorted early can pay off.”



Matt Crole-Rees
motoring expert
Confused.com

Note to editors

More than 6 million quotes are used in the construction of each quarter's insurance price index. This makes it the most comprehensive insurance index in the UK. Unless otherwise stated all prices referred to are for comprehensive cover.

The following web pages will be updated to reflect the new figures. Please use this as credit for the data: <http://www.confused.com/car-insurance/price-index>

1. Research carried out by One Poll on behalf of Confused.com of 2,000 UK drivers who have car insurance policies. This was conducted between 3 and 10 March 2026.

Media information

About Confused.com

Launched in 2002, Confused.com was the UK's first digital marketplace for car insurance and is one of the leading brands in the sector, generating over one million quotes per month. It has expanded its range of comparison products over the years to include home insurance, van insurance, motorcycle insurance, and car finance comparison, as well as a number of tools designed to save consumers money.

Confused.com is not an insurance company or lender. It provides an objective and unbiased service. By using cutting-edge technology, it has developed a series of intelligent web-based solutions that evaluate a number of risk factors to help customers with their decision-making, subsequently finding them great deals on a wide-range of insurance products, financial services, utilities and more. Confused.com's service is based on the most up-to-date information provided by UK suppliers and industry regulators. Confused.com is authorised and regulated by the Financial Conduct Authority.

Media information

About the index

The index is compiled using anonymous data from all enquiries submitted on Confused.com. In line with the draft Office of Fair Trading (OFT) commitments on the use of competitor price data, the prices used for calculating the index are based on an average of the best five quotes received on Confused.com. The OFT closed on 1 April 2014 and the commitments are now governed by the Competition and Markets Authority (CMA).

About Willis Towers Watson

WTW (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, WTW has 45,000 employees in more than 140 countries and markets. We design and deliver solutions that manage risk, optimise benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com