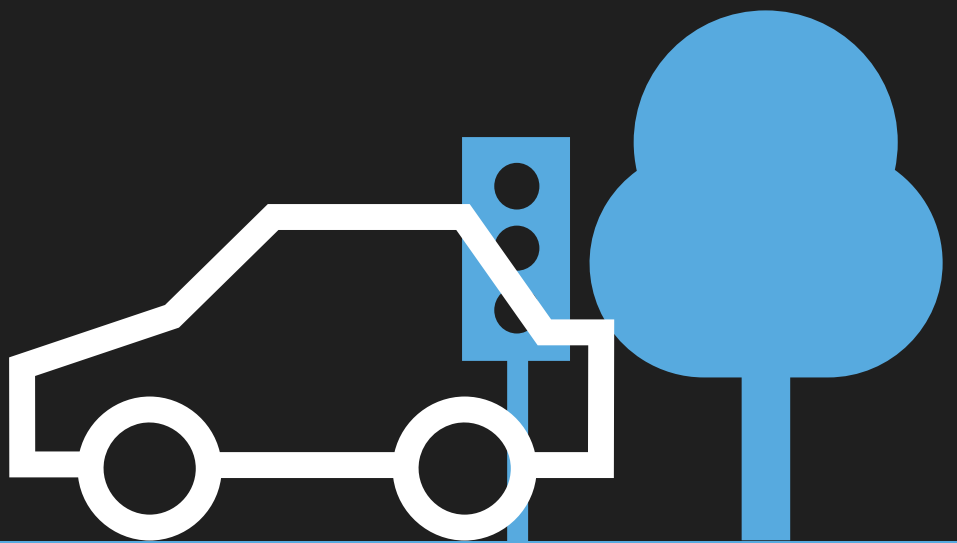




Confused.^{com} car insurance price index

The most comprehensive analysis
of car insurance pricing in the UK

Q2 2025



Executive summary

The average cost of car insurance in the UK is now £757, according to the latest car insurance price index by Confused.com, powered by WTW.

The latest figure of £757 represents a drop of £144 (-16%) compared to 12 months ago. On a broader level, new data shows that car insurance prices in the UK are at their lowest in more than 2 years.

This is the sixth consecutive price index conducted by [Confused.com](https://www.confused.com) that has revealed a continued shift towards falling car insurance prices.

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.

The latest index reveals in the past 3 months alone, prices have dropped by a further £20 (-3%). Despite this, further research shows not all drivers are seeing these savings at renewal – especially those staying with the same insurer.

Almost half of UK drivers⁽¹⁾ (49%) claim their renewal price has increased in the past 12 months. Motorists who faced higher renewal prices said they were asked to pay £79 more than last year, on average. Others, who were offered a cheaper renewal price said it was only £57 cheaper compared to the year before.

Despite some motorists receiving cheaper quotes at renewal, bigger savings are still on the table for those deciding to shop around.

Younger drivers in particular are benefitting from the greatest savings. 17-year-olds are now paying £775 (-27%) less than 12 months ago. 18-year-olds are seeing savings of £697 (-23%) over the same period. However, these age groups are still paying the most for their car insurance – averaging £2,051 and £2,329 respectively.

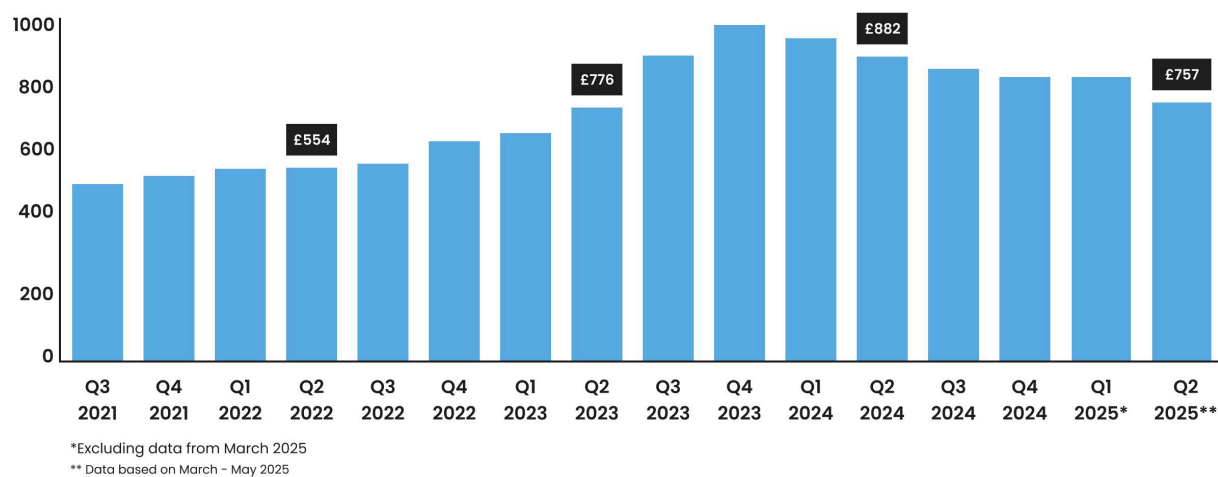
The bigger picture

How prices have changed

Since reaching a record high of £995 at the end of 2023, the average cost of car insurance in the UK has gradually fallen.

In fact, this is the sixth consecutive price index by [Confused.com](#) in which the average price of car insurance in the UK has declined.

Drivers in the UK can now expect to pay an average of £757 for their car insurance. This is a £144 (-16%) drop compared to 12 months ago.



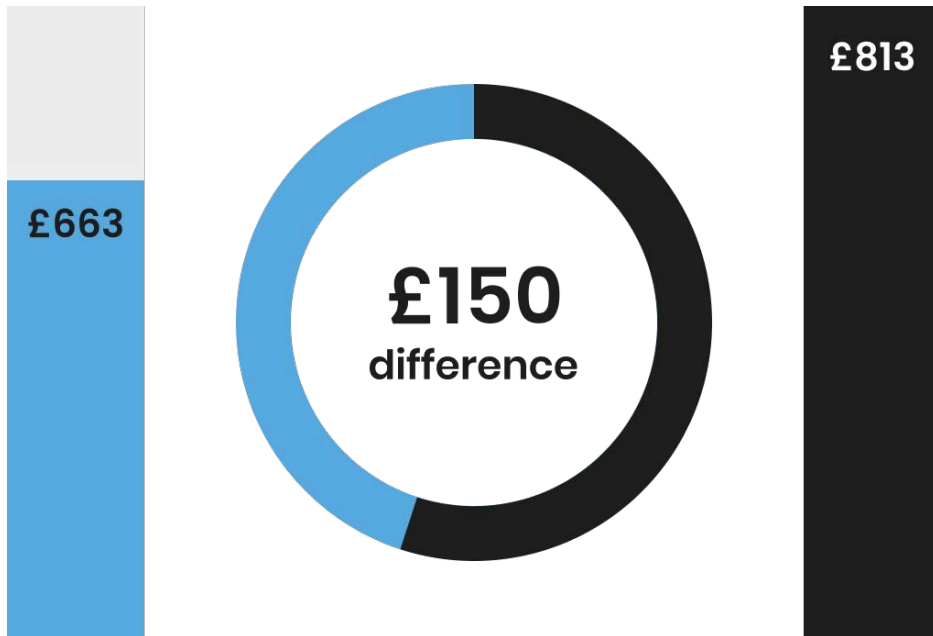
Price Trends

- Annual Decrease (compared to 12 months ago) : £144 (-16%)

The latest price index reaffirms the ongoing trend of falling car insurance prices. Premiums have been gradually dropping for almost 18 months across the board. In the past 3 months alone, prices have dropped by a further £20 (-3%).

Prices by gender

Do men or women pay more?



The gender gap between men and women has remained the same since the previous price index. Men continue to pay considerably more on average than women:

- **Men:** £813, down 15% (£145) compared to 12 months ago.
- **Women:** £663, down 18% (£143) compared to 12 months ago.
- **Gender gap:** £150

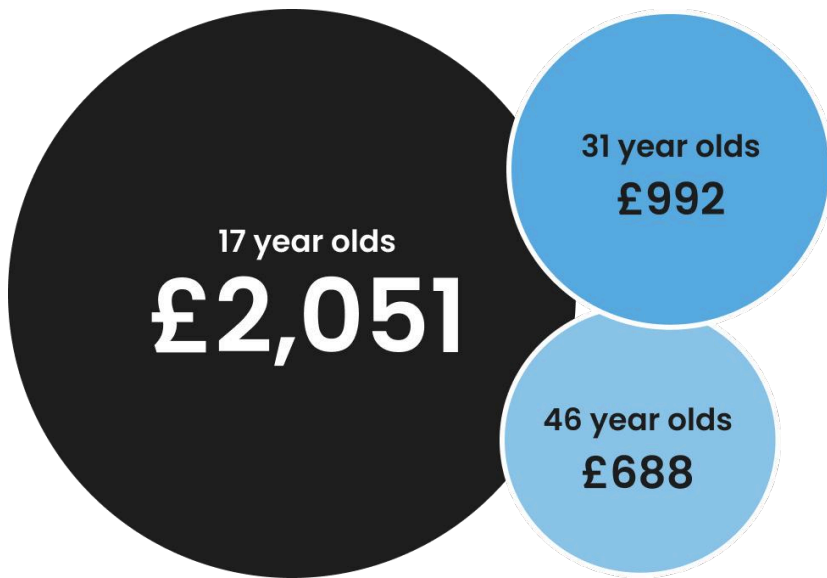
There are many factors at play when it comes to why men tend to pay more than women for car insurance. Due to the EU gender directive (introduced in 2012), insurance providers can't discriminate based on gender.

Men generally have higher risk profiles than women, which is why they might see higher prices for their car insurance. For example, men are more likely to drive expensive cars with larger engines.

Because of this, claims are more expensive. As a result, 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.

But, amid falling car insurance prices across the board, younger drivers are benefitting from the greatest savings.

- **18-year-olds:** Pay the most of any age group at £2,329 per year. This is a decrease of 23% (£697) year-on-year.
- **17-year-olds:** Now pay £2,051 per year, down 27% (£775), it's the biggest yearly drop for this age group in more than a decade.

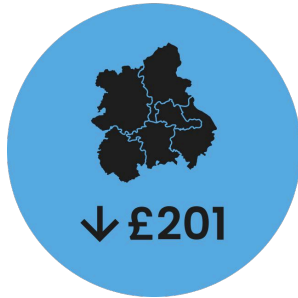
A particularly useful way for young drivers to combat sky-high car insurance premiums is by considering a telematics policy.

These policies monitor driving habits and reward motorists for safe driving at renewal. This is one reason behind steep decreases in premiums for younger drivers.

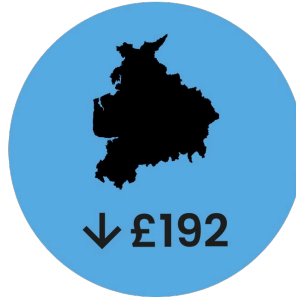
Prices by region

Which areas have seen the biggest rises?

West Midlands



Manchester & Merseyside



One of the major factors used to calculate your car insurance premium is where you live. Inner London, for example, typically has significantly higher premiums compared to other UK regions. The average price of car insurance in this region is now £1,185.

While car insurance costs continue to fall regardless of region, some benefit from bigger savings than others when buying a new car insurance policy.

Prices in both the West Midlands, and Manchester and Merseyside have dropped by an average of 18% in the past 12 months. This represents a £201 and £192 decrease in annual car insurance premiums respectively, on average.

- **West Midlands:** £909, down 18% (£201) compared to 12 months ago.
- **Manchester and Merseyside:** £896, down 18% (£192) compared to 12 months ago.

Expert view

Rhydian Jones, motoring expert at Confused.com car insurance comments:



Car insurance prices have been dropping for some time now – and this is great news for those who are due to renew soon. Our latest data shows that the cost of a new policy, on average, is £144 cheaper compared to last year. But some customers aren't seeing the same savings in their renewal price from their insurer.

When it comes to your renewal, your premium price might go down – or it might stay about the same. But as average prices drop, insurers can become more competitive, which means you could get a cheaper price elsewhere. It's important not to just stick with a price because it looks good – you could be missing out on a lot of money.

To get an idea of how much you could be paying, we've created a [car insurance calculator](#), based on your age, gender, and where you live. Though it shouldn't be taken as a final price, shopping around is the only way to see the cheapest options for you. Doing this around 3 weeks before your renewal is due could be the best time to get the lowest price.

And don't forget to review your details. Ensuring your mileage is accurate, or enhancing your vehicle's security could also save you money on your insurance. And if you have the option to share the driving, adding a named driver can offer some savings too.

Be savvy and prepared when it comes to your car insurance – it's the best way to make sure you're getting the best price at a time when any money back in your pocket is no doubt welcomed!"



Rhydian Jones

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 4 and 6 June 2025.

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