Car insurance price index

The most comprehensive analysis of car insurance pricing in the UK

Q3 2026

Executive summary

The average price of car insurance in the UK is now £713 – a £22 (-3%) saving compared to 12 months ago. That's according to the latest car insurance price index by Confused.com, powered by WTW. However, drivers that accept their renewal quote could pay more than £800.

New data reveals that more than half (51%) of UK drivers received a higher renewal price in the past 3 months.

Yet, those who received a higher price from their current insurer and shopped around saved £80 compared to their renewal price, on average.

The Confused.com car insurance price index, which began in 2006, remains the most comprehensive analysis of car insurance pricing in the UK. Based on more than 6 million quotes for new car insurance policies, it's also the longest-established car insurance price index in the UK. The index is compiled using average premiums quoted through Confused.com for customers purchasing a new car insurance policy.

Further research of 2,000 UK drivers[2] found that more than half (51%) of drivers have been quoted increased renewal premiums in the past 3 months. That increase, £68 on average, could mean that drivers pay more than £800 for their car insurance. With the latest index revealing the average cost of car insurance to be £713[1], some drivers may be paying £90 more by simply accepting their renewal price.

So how does the latest data stack up against recent pricing trends? This time last year, car insurance premiums were £735, on average, according to the Confused.com price index. Despite a slight decrease, the research proved that shopping around for quotes can in fact save motorists even more. Those who shopped around and switched providers saved £80 on average. This is money drivers could be losing by simply accepting their renewal price and not searching the market for a better deal.

While more than half of surveyed drivers received an increased premium quote at renewal, just under 1 in 5 (19%) drivers actually received a cheaper renewal in the past 3 months. Those with a cheaper renewal who shopped around saved £53 compared to their renewal price, on average.

Confused.com's price index data shows that car insurance prices have been fairly stable over the past 12 months, having only decreased by £22 (-3%) since this time last year. But, if you go back further, premiums are now 17% cheaper compared to 2 years ago. Motorists may see this as a reason to stick with their existing car insurance providers. However, it's clear from data that shopping around instead is likely to result in further savings.

The bigger picture

How prices have changed

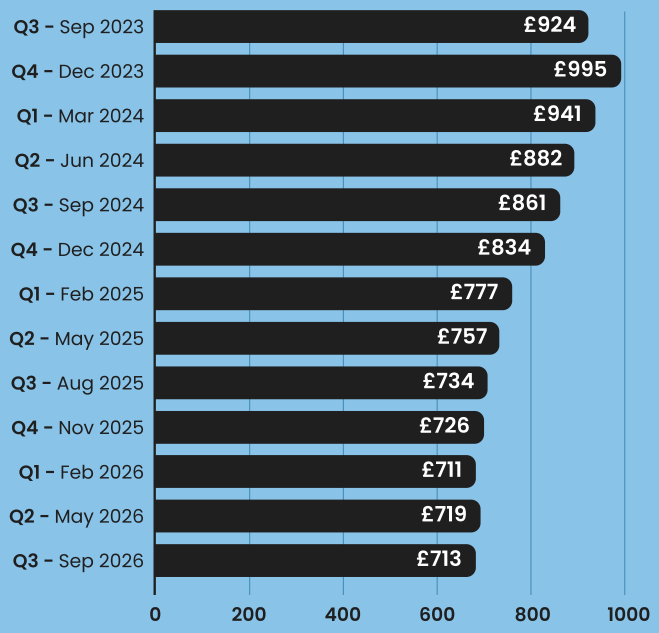
Car insurance prices have decreased by £6, on average, compared to 3 months ago. The previous price index indicated a shift in pricing trends, given it was the first time prices had risen on a quarter-by-quarter basis since Q4 of 2023.

However, new data suggests that actually, the average cost of car insurance is stabilising, as opposed to gradually rising again.

Timing is often an overlooked factor in determining the cost of car insurance. Confused.com customer data shows that running a quote around 28 days before renewal could be 53% cheaper than buying on the renewal day.

Price Trends

Annual decrease: £22 down
-3% (compared to 12 months ago)



The previous car insurance price index by Confused.com, published in June 2026, indicated a shift in pricing trends with an average car insurance cost of £719. This figure was noteworthy, given it was £8 (1%) more expensive than it had been in January 2026.

The bigger picture

How prices have changed

It marked the first time prices had increased on a quarter-by-quarter basis since the end of 2023, when prices had reached a record of £995, on average. New data may alleviate concerns of a continued rise in car insurance prices for now, but greater savings can be found when shopping around for car insurance.

On a broader level, UK drivers are battling further motoring expenses beyond car insurance. Recent reports suggest fuel prices are on the rise. According to statistics from the Department for Energy Security and Net Zero(3), the average price of petrol is now 168.1p for petrol and 190.7p for diesel.

For context, this time last year, petrol was 133.8p and diesel 141.7p, in comparison. That works out as an additional cost of £390 per year for petrol and £445 for diesel.

Both fuel and insurance are necessities for drivers. Fuel is a volatile cost that fluctuates from month-to-month, whereas the cost of car insurance is locked in for 12 months. This matters because for motorists, finding a suitable car insurance policy for cheaper can ease the financial burden over the course of 12 months.

Prices by gender

Do men or women pay more?

Interestingly, the gender gap between men and women has narrowed over the past 12 months. This figure has remained stable around the £150 mark over recent years but has begun to shift.

Insurance providers can't discriminate and adjust prices based on gender due to the EU gender directive (introduced in 2012). However, despite the gender gap narrowing, men continue to pay considerably more on average than women:

Gender gap

Men: £764, down 3% (£27) compared to 12 months ago.

Women: £628, down 2% (£14) compared to 12 months ago.

There are a few reasons that help explain why men generally pay more than women for car insurance. The greater risk profile of men compared to women is a key consideration.

This can factor in driving history, claim history, mileage, occupation and the type of car being insured. In general, men are more likely to drive expensive cars with larger engines.

Because of this, potential claims can be costlier and pose a greater risk in the eyes of insurers.

Prices by age

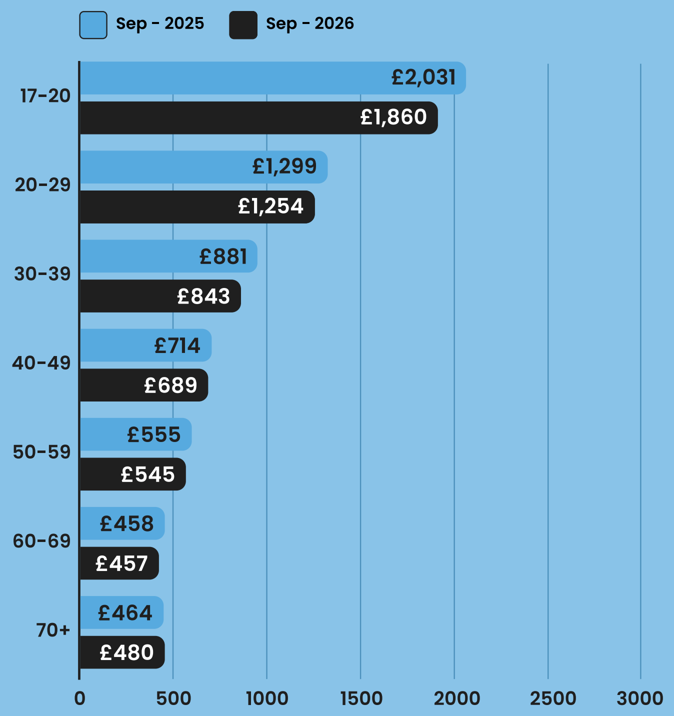
What do younger and older drivers pay?

Younger drivers have, for some time, paid considerably more for car insurance compared to any other age group. Having said that, younger drivers are saving upwards of £200 on their car insurance, on average.

Age of drivers

17-year-olds: £1,755, down 13% (£253) compared to 12 months ago

18-year-olds: £2,083, down 11% (£259) compared to 12 months ago



Younger drivers typically see the biggest reduction in car insurance premiums despite paying the most, on average. 18-year-olds pay more for car insurance on average compared to any other age group. This is followed by 19-year-olds, who are now paying £1,853 for their car insurance, on average.

However, the data also shows a slight shift in recent pricing trends, with prices starting to increase for some young drivers. The cost of insurance for drivers aged 23 and younger has increased in the past 3 months by as much as £64 (4%), on average.

Prices by age

What do younger and older drivers pay?

This underlines the importance for young motorists to shop around to ensure they're getting the best deal, whether it's higher or lower than the previous year.

When comparing age ranges, UK drivers aged 60-69 pay the least of any group of this kind, with an average car insurance cost of £457. Drivers aged 70+ are the only age group to see their price increase over the past 12 months from £464 to £480 (3%).

Prices by region

Which areas have seen the biggest rises?

Location is a major consideration for insurers when calculating car insurance premiums. This can give an insurance provider an indication of the crime rates, accident frequency and traffic volume of any particular region. This can significantly affect the price of premiums for drivers in different parts of the UK.

Drivers in different regions of the UK continue to benefit from declining car insurance costs year-on-year. There are exceptions, however, with motorists in Northern Ireland, Scotland and the South West of England facing increasing premiums, on average.

Inner London in particular has traditionally been the most expensive region in the UK for car insurance. This is still the case, with motorists in this region paying £1,079 for their car insurance, on average. However, this is a £70 (-6%) drop compared to 12 months ago. Both Outer London and the North West have also seen a 6% decrease in prices, equivalent to £55 and £46, respectively, on average.

Regions with the biggest price changes

Inner London: £1,079, down 6% (-£70) compared to 12 months ago

Outer London: £905, down 6% (-£55) compared to 12 months ago

North West (England): £718, down 6% (-£46) compared to 12 months ago

Prices by region

Which areas have seen the biggest rises?

Elsewhere, drivers in some UK regions are actually witnessing their price increase when they shop around. In Northern Ireland, prices have increased significantly, at £209 (25%) year-on-year. Here the average price of car insurance is now £1,059.

In Central Scotland, prices have increased by £20 (3%) to £688, on average. In other parts of Scotland, prices are as much as £10 more expensive compared to 12 months ago.

Expert view

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

"When you receive your car insurance renewal price, it's easy to think that's the best price you're getting. But that's not necessarily the case.

"It's also worth remembering that your circumstances might change from year to year. You may need a different level of cover or to change some details, and this won't be accounted for in the renewal price you receive. Running a new quote and changing your details or requirements if you need to guarantee that you're getting the best policy at the right value for you. And that's true even if your price has increased slightly in the past 12 months – chances are you can still beat your renewal price if you shop around.

"If you are starting to see your price creep up, you can still make some changes to minimise the damage. Shopping around early is key and can mean you save 53% compared to buying on the day your policy renews. Also, if you might benefit from sharing the driving with someone from time to time, adding them to your policy as a named driver not only offers better protection but can save money too."

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. Calculation based on last year's average UK premium (£735) plus the average increased renewal (£68).
2. 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 2 and 7 September 2026.
3. Average fuel prices correct as of 15 September 2026 - https://www.gov.uk/government/statistics/weekly-road-fuel-prices. Calculation based on an annual mileage of 10,000 at a consumption of 40mpg for petrol and 50mpg for diesel. Actual increased spend will depend on the vehicle's fuel economy.
4. Confused.com car insurance data, June - August 2026. According to the data, those who quoted 28 days before the day of renewal paid 53% less compared to the prices quoted for the day of renewal, on average.

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