

# Quotezone Car Insurance Price Index

Methodology · Q1 2026 release · Published April 2026

## 1. Overview

The Quotezone Car Insurance Price Index tracks average UK car insurance premiums by region, age group, month and (for Northern Ireland) district council area. It is compiled and published by Quotezone (Seopa Ltd) from live quote data generated by the Quotezone car insurance comparison engine. The Index is refreshed quarterly and made available free of charge for journalists, researchers and analysts.

## 2. Data source

The Q1 2026 release is built from a random sample of more than 100,000 UK car insurance quotes returned through the Quotezone comparison engine during the Q1 2026 period (January to March 2026). Each record represents a live price returned by a panel insurer at the point a consumer ran a comparison. The sample covers all UK postcode areas and all driver age groups.

## 3. Methodology

Figures are calculated as the **median** of comprehensive-cover quotes returned in the relevant period, segmented as noted below. Median is used in preference to the arithmetic mean to reduce the influence of outlier quotes (extremely high or extremely low prices from a small number of insurers). Only fully comprehensive quotes are included; third party fire & theft and third party only quotes are excluded. Quote values are taken before any optional add-ons or monthly-installment finance charges.

**Quotes returned vs premiums paid.** The Quotezone Price Index measures *quotes returned* by panel insurers through our comparison engine — a leading indicator of what the wider market is offering at the point of purchase. The Association of British Insurers (ABI) Premium Tracker measures *premiums paid* by consumers after shopping around — a lagging indicator of consumer behaviour. The two datasets are complementary: use the Quotezone Index for early signals of insurer pricing intent, and the ABI Premium Tracker for what households ultimately pay.

## 4. Segmentation

The Q1 2026 release is segmented along four dimensions:

- **12 UK regions** - London, South East England, South West England, East of England, East Midlands, West Midlands, North West England, North East England, Yorkshire, Wales, Scotland, Northern Ireland. Assigned from the driver's primary postcode area.
- **11 Northern Ireland district councils** - Antrim & Newtownabbey, Ards & North Down, Armagh City Banbridge & Craigavon, Belfast City Council, Causeway Coast & Glens, Derry City & Strabane, Fermanagh & Omagh, Lisburn & Castlereagh, Mid & East Antrim, Mid Ulster, Newry Mourne & Down. Enables sub-regional analysis for Northern Ireland drivers.
- **5 age bands** - 17-24, 25-34, 35-44, 45-64, 65+. Assigned from the driver's age at the time of quote. Additionally, exact-age figures are published for the teenager segment (17, 18, 19, 20 and 21).
- **Monthly series** - Q1 2026 monthly medians (January, February, March 2026). Historical monthly data back to September 2015 is available on the Index page.

## 5. Key definitions

---

<b>Premium</b>	Annual price returned by a panel insurer for a fully comprehensive car insurance policy, before optional add-ons or finance charges.
----------------	--

<b>Median</b>	The middle value when all quote prices in a segment are sorted from lowest to highest. Used in preference to the mean to reduce outlier influence.
<b>Region</b>	Driver's primary postcode area at point of quote, mapped to one of the 12 UK regions.
<b>NI district</b>	For Northern Ireland records, the 11 local government district council areas.
<b>Age band</b>	Driver's age at point of quote, mapped to one of the 5 age bands. Exact ages published for 17-21.
<b>Quarter</b>	Standard calendar quarter - Q1 = Jan-Mar, Q2 = Apr-Jun, Q3 = Jul-Sep, Q4 = Oct-Dec.

---

## 6. Headline figures, Q1 2026

UK annual median premium	£579.52
Q1 2026 monthly range	Jan £570.15 / Feb £573.14 / Mar £595.43
Cheapest region (South West England)	£470.52
Most expensive region (London)	£798.20
Cheapest NI district (Ards & North Down)	£547.24
Most expensive NI district (Belfast City Council)	£870.69
Lowest age band (65+)	£407.17
Highest age band (17-24)	£1,099.34
Highest teenager segment (Age 18, London)	£2,573.70
Highest teenager NI district (Age 18, Belfast City Council)	£3,151.66

## 7. How to cite

Preferred attribution format:

Source: *Quotezone Car Insurance Price Index, Q1 2026.*

<https://www.quotezone.co.uk/car-insurance/average-car-insurance-premium-by-region>

Quotezone requests that when citing Index data in print, broadcast or online coverage, the source is named in full as "Quotezone Car Insurance Price Index" with the release quarter specified.

## 8. Update schedule

The Index is refreshed quarterly. Release schedule:

- Q1 2026 release - April 2026 (current)
- Q2 2026 release - July 2026 (next)
- Q3 2026 release - October 2026
- Q4 2026 release - January 2027

Historical monthly data back to September 2015 is published on the Index page. Releases are not retroactively revised once published.

## 9. Media contact

**Press enquiries:** [press@quotezone.co.uk](mailto:press@quotezone.co.uk)

**Index page:** <https://www.quotezone.co.uk/car-insurance/average-car-insurance-premium-by-region>

**Downloadable data (CSV):** available from the Index page