



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Private Motor Insurance Mid-Year 2025 Premium Data Release

National Claims Information Database

March 2026

Mid-Year Private Motor Insurance Data Release

Introduction

The focus of this Mid-Year Private Motor Insurance Data Release is to provide updated information on Premium Trends.

This data release is based on data up to and including the first half of 2025. The term "H1 2025" is used throughout to refer to the period 1 January 2025 to 30 June 2025.

This report highlights key findings and emerging trends. The accompanying data annex provides an update to the underlying data.

Supporting documentation, market coverage and the list of participating insurers can be found in the appendices.

Premium Trends

Key Findings

The average written premium per policy was €655 in H1 2025. This was 4% higher than in 2024.

The proportion of policies providing comprehensive cover remained as 93% of all policies in H1 2025.

Table 1 shows total written policy counts and gross written premium for the period H1 2019 to H1 2025. In H1 2025, firms representing 98% of the private motor insurance market reported gross written premium of approximately €798m across 1.2m policies.

Table 1: Written Policy Count and Gross Written Premium from H1 2019 to H1 2025.

Accident Year	Written Policy Count (000's)	Gross Written Premium (€m)
2019 H1	1,029	689
2019 H2	1,017	674
2020 H1	1,073	652
2020 H2	1,061	676
2021 H1	1,092	660
2021 H2	1,104	642
2022 H1	1,119	631
2022 H2	1,109	613
2023 H1	1,141	645
2023 H2	1,130	651
2024 H1	1,163	725
2024 H2	1,180	748
2025 H1	1,219	798

Figure 1 shows the proportion of comprehensive policies compared to third-party policies (i.e., third party only and third party fire and theft combined) between 2011 to H1 2025. The proportion of comprehensive policies continued to remain as 93% of all policies written in H1 2025.

Figure 1: The proportion of comprehensive policies written compared to third party policies from 2011 to H1 2025.

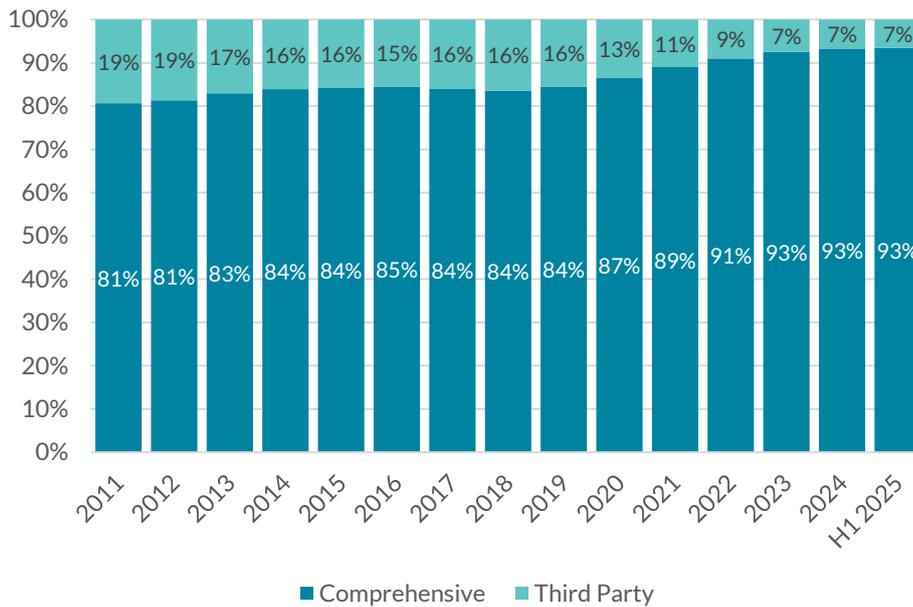


Figure 2 shows the trend in written premiums from 2011 to H1 2025. The average written premium shows the average annual premium of policies as they were sold. The average written premium increased by 4% from €629 in 2024 to €655 in H1 2025.

Figure 2: Average written premium 2011 to H1 2025.



Figure 3 shows the average written premium by half year between H1 2016 and H1 2025. The average written premium decreased by 24% from its highest point of €730 in H2 2017 to €552 in H2 2022. Since H2 2022, it has increased by 19% to €655 in H1 2025.

Figure 3: Average written premium per policy for all policy types H1 2016 to H1 2025.

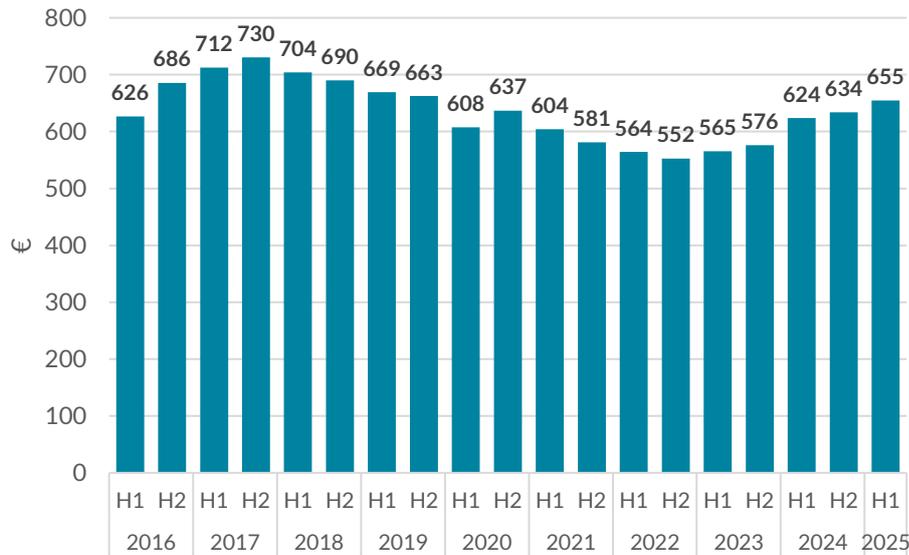
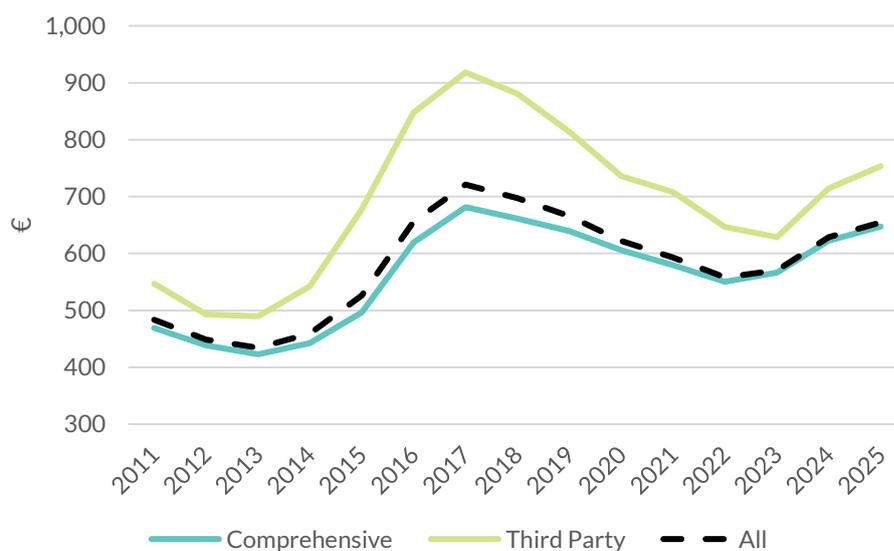


Figure 4 shows the average written premium per policy for different levels of cover. As most policies are comprehensive, the average written premium for all policies is significantly weighted by the average premium paid for comprehensive policies.

Average annual written premium peaked in 2017 at €721 for all policies, €681 for comprehensive policies, and €918 for third-party policies. In H1 2025 they were €655, €648 and €753 respectively.

Figure 4: The average annual written premium per policy for different levels of cover for years 2011 to H1 2025.



Appendix 1 – Supporting Documentation

Background to the NCID reports and data releases can be found here:

- [Background to the National Claims Information Database](#)

An explanation NCID key terms and concepts used in this data release can be found here:

- [Key Terms - National Claims Insurance Database](#)

Appendix 2 – Market Coverage

Table 2: Overview of Private Motor Insurance Mid-Year Report 4.

Part	Content	Market Coverage (%) ¹
1	Considers premiums for private motor insurance between 2011 and H1 2025	98.0%

¹ Market coverage is measured by the ratio of H1 2025 private motor gross earned premium of included submissions to the H1 2025 gross earned premium of all submissions. Certain submissions were excluded from the analysis due to insufficient quality of, or granularity in, the data.

Appendix 3 - List of Participating Insurers

The NCID referred to the list of Motor Insurers' Bureau of Ireland (MIBI) members to identify firms in scope. Only firms writing private motor insurance were required to participate. MIBI members writing commercial motor insurance only were excluded from this report. Below is the list of firms that submitted data to the NCID.

Table 3: Firms that submitted data for the NCID 2025 Mid-Year Data Release.

Authorisation Status	Undertaking Name
Irish Authorised	Allianz PLC
	Arch Insurance (EU) DAC
	Aviva Insurance Ireland DAC
	AXA Insurance DAC
	FBD Insurance PLC
	IPB Insurance CLG
	OUTsurance DAC
	Intact Insurance Ireland DAC
EU/EEA Authorised, Freedom of Establishment basis	Accéléran Insurance Europe SA/NV (Irish Branch)
	AIG Europe S.A. (Irish Branch)
	Generali Seguros y Reaseguros S.A.U - Ireland Branch
	Zurich Insurance Europe AG (Irish Branch)
EU/EEA Authorised, Freedom of Services basis	Accredited Insurance (Europe) Limited
	Chubb European Group SE (Irish Branch)
	WAKAM



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