



Department of  
**Enterprise, Trade  
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**Business Activity**

**Statistics Bulletin**

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# Northern Ireland Business Insurance Survey 2005-2006

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26 September 2007

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Department of Enterprise,  
Trade and Investment

# **Northern Ireland Business Insurance Survey 2005-2006**

**26 September 2007**

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## **NORTHERN IRELAND BUSINESS INSURANCE SURVEY 2005 - 2006**

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This report provides results from the 2006 survey of insurance costs to private sector businesses in Northern Ireland. It assesses the total insurance cost per business and the level and type of insurance premiums across industry sectors and sizes. This is the fifth such survey to be carried out by the Department of Enterprise, Trade and Investment. The results show:

- The average total cost per business of insurance premiums was £9,821 in 2006, a decrease of 4.0% from £10,226 in 2005.
- Small businesses (1-9 employees) reported the smallest annual decrease (1.1%) in costs during 2005-06 (£4,112 in 2005 compared to £4,068 in 2006), while businesses with 50-249 employees reported the largest decrease of 9.8% to £86,694 in 2006.
- In 2006, the average individual business insurance premium in NI cost £8,324, a decrease of 3.8% from £8,657 in 2005.
- To obtain a truer picture of how individual premiums are changing, an analysis of premiums that are renewed over consecutive years was undertaken. When the percentage change for these premiums is examined, a marginal increase of 0.5% was experienced on average in 2005-06.
- This marginal increase was largely driven by premiums that had been renewed by small businesses during 2005-06. These businesses purchased over four fifths of all paired premiums, and were the only size-group to experience a rise in renewal costs (0.9%).
- These like-for-like comparisons describe a different trend to those decreases reported for business and average premium costs. The like-for-like comparisons show the underlying trend when influences such as first-time premiums, changing compositions of premium types within the business population, and the effect of large premiums on average values are removed.



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# Executive Summary

# 1

## INTRODUCTION

The Department of Enterprise, Trade and Investment (DETI) first undertook a survey of insurance premiums in 2002 to establish the cost of insurance premiums to private sector businesses in Northern Ireland. The survey was prompted by concerns over the rising costs of insurance to business and the need to establish the nature and extent of difficulties experienced.

This is the fifth survey of Northern Ireland business insurance, and the information collected for 2005 and 2006 allows changes in costs to be examined by business sector, size of company and type of premium. The survey also looked at whether the respondent changed insurer over the period or if they had been refused insurance cover within the last year.

While the methodology used for the fourth (2003-05) and fifth (2005-06) business insurance surveys is the same, due to changes in the sample and revisions to 2005 data, there is a discontinuity between 2003-2005 results and 2005-2006 results (please refer to the background notes for more details).

Of the 1,951 forms that issued in January 2007, 985 valid forms were returned, representing a response rate of 50%. Responding businesses provided a total of 1,390 insurance premiums for analysis, with the returned information weighted to reflect the population share of respondees.

## TOTAL INSURANCE COST PER BUSINESS

Individual businesses may purchase a number of different types of insurance premium, either singly or in combination to meet their needs (e.g. a single Motor insurance premium and a combined Employer's and Public Liability premium).

When taking into account the number and types of premiums purchased by businesses, the overall cost of insurance premiums per business reduced by 4.0% during 2005-06, to an estimated low of £9,821.

Businesses with 1-9 employees reported the smallest annual decrease (1.1%) in costs during 2005-06 (£4,112 in 2005 compared to £4,068 in 2006), while businesses with 50-249 employees reported the largest decrease of 9.8% to £86,694 in 2006.

**Total insurance cost per business and change, 2003-2006**  
**Table 1**

YEAR	AVERAGE COST OF INSURANCE PER BUSINESS (£)	ANNUAL CHANGE (%)
2003*	12,091	
2004*	11,744	-2.9
2005*	11,064	-5.8
2005	10,226	
2006	9,821	-4.0

\* Please note, 2003-05 results are discontinuous with new 2005 and 2006 estimates.

The average cost of premiums per business was marginally highest in the the Manufacturing sector during 2006 (£20,175), closely followed by the Transport sector (£19,524). All sectors, with the exception of Services, reported a decrease in premium cost per business in 2005-06, with the largest decrease reported in the sector classified as 'Other'<sup>1</sup> (17.5%). Despite a 4.4% rise during 2005-06, Services sector businesses continued to have the lowest average total cost of insurance premiums per business in 2006 (£7,897).

## AVERAGE PREMIUM

Businesses were asked to provide details on the type of insurance policy purchased during 2005-06, and to provide the associated premium cost. In 2006, the average business insurance premium in NI was £8,324, a decrease of 3.8% from £8,657 in 2005.

<sup>1</sup> Covering Agriculture, Hunting & Forestry, Fishing, Mining & Quarrying, and Electricity, Gas & Water Supply.

**Average premium cost and change, 2003-2006**  
**Table 2**

YEAR	AVERAGE COST OF PREMIUM (£)	ANNUAL CHANGE (%)
2003*	9,380	
2004*	9,180	-2.1
2005*	8,401	-8.5
2005	8,657	
2006	8,324	-3.8

\* Please note, 2003-05 results are discontinuous with new 2005 and 2006 estimates.

The highest average premium costs during 2006 were in the Manufacturing sector (£16,276), closely followed by businesses classified as 'Other' (£15,887). Similar to the trend shown in total insurance cost per business, all sectors except for Services reported a decrease in the average cost of insurance premiums.

Examining average premium costs by size of business also shows a similar trend to that shown in total insurance cost per business. During 2005-06 as the size of business increased, so did the cost of the average premium. In 2006, the average premium cost for businesses with 1-9 employees was £3,545 compared with an average cost of £147,157 among large businesses (250+ employees).

While every size-band reported a decrease in the average cost of insurance premiums during 2005-06, this was most noticeable among businesses with 10-49 employees (7.1%) and 50-249 employees (6.9%). Average premium costs among the smallest group (1-9 employees) showed the lowest annual percentage reduction during 2005-06 (0.8%).

Combined premiums were, on average, one and a half times the cost of single premiums during 2005-06 (£9,418 compared to £6,573 in 2006). Average combined premium costs decreased at a faster rate than single premium costs (5.1% compared to 0.5%), resulting in a narrowing of this ratio during 2005-06.

#### **PAIRED PREMIUMS**

The annual change in the cost of premiums can be strongly influenced by a variety of factors, such as the change in cost of existing premiums, the introduction of new premiums, changing insurers to obtain a better deal, and the differing combinations of premiums that are being purchased. The annual change in average costs can also be affected by high value premiums, which may mask the changing trends of smaller value premiums.

**Average annual change for paired premiums by size-band**  
**Table 3**

SIZE-BAND (NUMBER OF EMPLOYEES)	AVERAGE ANNUAL CHANGE 2003-2004 (%)*	AVERAGE ANNUAL CHANGE 2004-2005 (%)*	AVERAGE ANNUAL CHANGE 2005-2006 (%)
1-9	11.4	2.5	0.9
10-49	14.9	3.0	0.0
50-249	3.7	3.3	-6.3
250+	2.0	-5.4	-3.2
Total	11.7	2.6	0.5

\* Please note, 2003-04 and 2004-05 results are discontinuous with 2005-06 estimates.

Removing the extraneous effects of changing premium combinations and the masking effect of high value premiums shows that, on average, businesses experienced a slight rise (0.5%) in the cost of existing premiums in 2005-06. This marginal increase was largely driven by premiums that had been renewed by small businesses during 2005-06. Businesses with 1-9 employees purchased over four fifths of all paired premiums, and were the only size-group to experience a rise in renewal costs (0.9%).

Approximately three fifths of insurance premiums were purchased by businesses from the Services sector during 2005-06, and while the average premium cost for this group showed a 4.1% increase, the average increase of paired premiums was marginal (0.7%). This highlights the difference between the annual change in the average cost of premiums and the annual change in the cost of existing (or paired) premiums.

#### **FUTURE SURVEYS**

Given the greater stability evident in business insurance costs in recent years, it is not proposed to undertake a survey of business insurance costs in 2008-09. This will contribute to minimising the form-filling burden on businesses, in line with the DETI approach to achieving a balance between user needs and the compliance cost to businesses. Feedback on the survey and the need for subsequent surveys is welcome, and can be provided by using the contact details provided on page 12 of this bulletin.

# Cost of premiums to business

## 2

### BACKGROUND

One of the key factors prompting the introduction of the survey of business insurance costs in 2002 was a concern among the business community that insurance costs were growing increasingly prohibitive.

While the number and types of premiums selected by individual businesses may vary between years, it is of particular interest to examine how much the total cost of insurance per business has changed in the survey period.

This section examines the average total cost of insurance per business (i.e. irrespective of the changes in the number and types of premiums between years) and how this has changed over time.

As shown in Table 4 below, in 2006 the average overall cost per business of insurance premiums was £9,821, a decrease of 4.0% from £10,226 in 2005.

**Total insurance cost per business and change by industry sector, 2005-2006**  
**Table 4**

INDUSTRY	AVERAGE COST OF INSURANCE PER BUSINESS 2005 (£)	AVERAGE COST OF INSURANCE PER BUSINESS 2006 (£)	ANNUAL CHANGE 2005-2006 (%)
Manufacturing	22,163	20,175	-9.0
Construction	8,747	8,037	-8.1
Transport	22,950	19,524	-14.9
Services	7,561	7,897	4.4
Other	16,826	13,875	-17.5
Total	10,226	9,821	-4.0

### COST BY INDUSTRY SECTOR

During 2005, the sector that had the highest average total cost of insurance premiums per business was Transport (£22,950), however this decreased by 14.9% to £19,524 in 2006. Due to the relatively large reduction in Transport sector costs during 2005-06, in 2006 Manufacturing overtook Transport as the sector with the highest total cost.

With the exception of Services, all sectors reported a decrease in the average total cost per business in 2005-06. However, despite a 4.4% rise during 2005-06, Services sector businesses continued to have the lowest average total cost of insurance premiums per business in 2006 (£7,897).

### COST BY SIZE-BAND

As might be expected, the average total cost of premiums per business increased with size. Businesses with 250 or more employees paid an average of £297,546 in 2006 on insurance premiums, while businesses with 1-9 employees paid, on average, a total of £4,068.

As shown in Table 5, every size-band reported a decrease in the average total cost of premiums during 2005-06.

These decreases were most marked among businesses with 50-249 employees, who reported a reduction of 9.8% to £86,694 during 2005-06. Businesses with 1-9 employees experienced the smallest annual decrease during 2005-06 (£4,068 in 2006 compared to £4,112 in 2005).

**Total insurance cost per business and change by size-band, 2005-2006**

**Table 5**

<b>SIZE-BAND (NUMBER OF EMPLOYEES)</b>	<b>AVERAGE COST OF INSURANCE PER BUSINESS 2005 (£)</b>	<b>AVERAGE COST OF INSURANCE PER BUSINESS 2006 (£)</b>	<b>ANNUAL CHANGE 2005-2006 (%)</b>
1-9	4,112	4,068	-1.1
10-49	27,354	25,776	-5.8
50-249	96,122	86,694	-9.8
250+	306,426	297,546	-2.9
Total	10,226	9,821	-4.0

# Average premium cost

# 3

From the 985 valid responses from businesses to the 2005-06 Business Insurance Survey, which provided 1,390 individual premiums (1,291 of which were renewed over consecutive years), it is evident that businesses commonly purchase more than one insurance policy each year. To better understand characteristics of differing premiums, businesses were asked to provide details on the type of individual insurance policies purchased during 2005 and 2006, and to provide the associated premium costs.

This section examines the average cost of insurance premiums by industry sector, business size-band and policy type. In 2006, the average business insurance premium in NI cost £8,324, a decrease of 3.8% from £8,657 in 2005.

It should be noted that changes in the average annual cost of premiums may be due to a combination of factors such as the disproportionate effect of changes in high value premiums, and these effects are controlled for in a later analysis in this section.

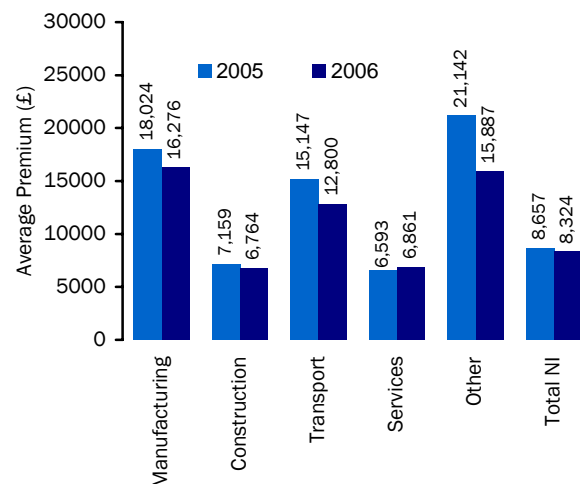
## AVERAGE PREMIUM COST BY INDUSTRY SECTOR

During 2005, the highest average premium costs were among the relatively small number of businesses classified as 'Other'. While these premiums cost £15,887 on average in 2006, this represented a decrease of 24.9% from £21,142 in 2005. Due to the relatively large reduction in 'Other' sector costs during 2005-06, in 2006 Manufacturing overtook 'Other' as the sector with the highest average premium costs (£16,276 in 2006).

Comparing average premium costs to overall business costs (as shown in Table 4 on Page 3) shows the strong link between average premium costs and total business costs. However, while insurance premiums within the Construction industry cost less, on average, than in any other industrial sector during 2006, the total insurance cost per business was lowest in the Services sector that year.

## Average premium cost by industry sector, 2005-2006

Figure 1



As shown in Table 6 below, every industrial sector sampled with the exception of Services reported a decrease in the average cost of insurance premiums during 2005-06.

## Average annual change by industry sector

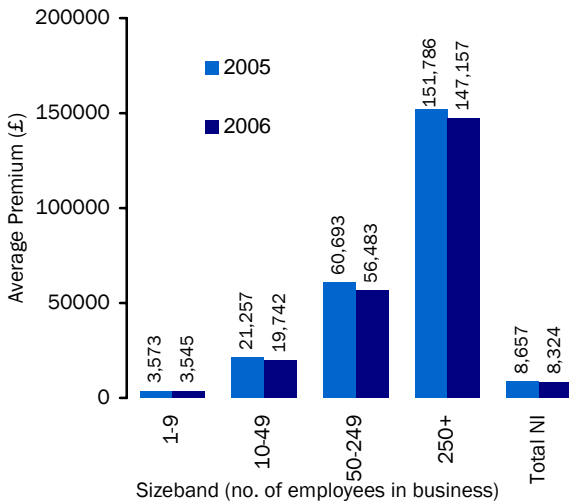
Table 6

INDUSTRY	ANNUAL CHANGE 2005-2006 (%)
Manufacturing	-9.7
Construction	-5.5
Transport	-15.5
Services	4.1
Other	-24.9
Total	-3.8

### AVERAGE PREMIUM COST BY SIZE-BAND

Similar to the trend shown in section 2, during 2005-06 as the size of business increased, so did the cost of the average premium. In 2006, the average premium cost for businesses with 1-9 employees was £3,545, compared with an average cost of £147,157 among large businesses (250+ employees).

**Average premium cost by size-band, 2005-2006**  
**Figure 2**



As shown in Table 7 below, every size-band reported a decrease in the average cost of insurance premiums during 2005-06. This was most noticeable among businesses with 10-49 employees (7.1%) and 50-249 employees (6.9%).

The average premium cost among the smallest group (1-9 employees) showed the lowest annual percentage reduction during 2005-06 (0.8%). Indeed, at just over £3,500, the average premium cost has remained relatively unchanged for this group during 2005-06.

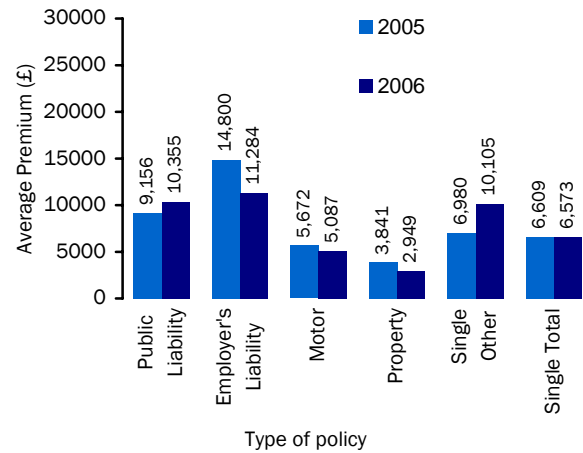
**Average annual change by size-band**  
**Table 7**

SIZE-BAND (NUMBER OF EMPLOYEES)	ANNUAL CHANGE 2005-2006 (%)
1-9	-0.8
10-49	-7.1
50-249	-6.9
250+	-3.0
Total	-3.8

### AVERAGE PREMIUM COST BY POLICY TYPE

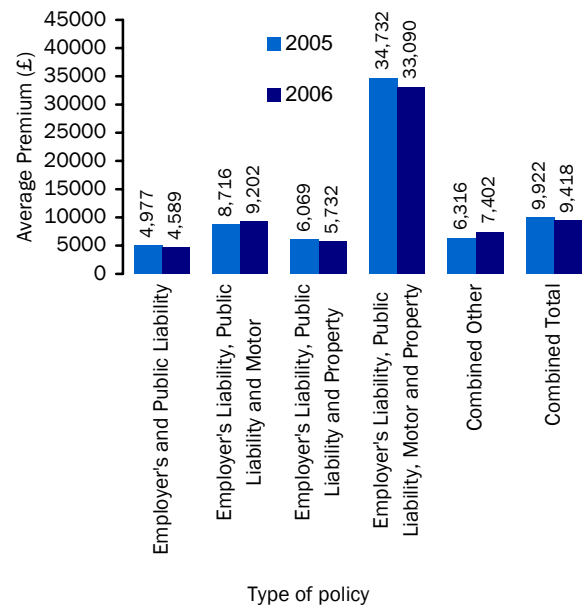
During 2005-06, when single policy premiums are examined, Employer's Liability premiums cost, on average, more than any other type of premium (£11,284 in 2006).

**Average premium cost by type of single policy, 2005-2006**  
**Figure 3**



Among combined premiums, Employer's and Public Liability insurance cost less, on average, than any other combined premium type during 2005-06, while Employer's Liability, Public Liability, Motor and Property insurance cost noticeably more.

**Average premium cost by type of combined policy, 2005-2006**  
**Figure 4**



**Average annual change by policy type**  
**Table 8**

POLICY TYPE	ANNUAL CHANGE 2005-2006 (%)
Public Liability	13.1
Employers Liability	-23.8
Motor	-10.3
Property	-23.2
Single Other	44.8
<b>Single Total</b>	<b>-0.5</b>
Employers and Public Liability	-7.8
Employers Liability, Public Liability and Motor	5.6
Employers Liability, Public Liability and Property	-5.6
Employers Liability, Public Liability, Motor and Property	-4.7
Combined Other	17.2
<b>Combined Total</b>	<b>-5.1</b>

Combined premiums were, on average, one and a half times the cost of single premiums during 2005-06 (£9,418 compared to £6,573 in 2006). Average combined premium costs decreased at a faster rate than single premium costs (5.1% compared to 0.5%), resulting in a narrowing of this ratio during 2005-06.

Table G in section 4 shows that some premium types are based on a relatively small number of survey returns, and may be more susceptible to sampling errors than other groups.

#### **PAIRED PREMIUMS**

The annual change in the cost of premiums can be strongly influenced by a variety of factors, such as the change in cost of existing premiums, the introduction of new premiums, changing insurers to obtain a better deal, and the differing combinations of premiums that are being purchased.

It is interesting to note that while 3.6% of insurance premiums were purchased by businesses with 50 or more employees during 2005-06, these premiums account for 31.2% of the entire annual cost of premiums to business each year. Clearly, changes in these high value insurance premiums can have a large bearing on average premium costs and hence on the annual change in the average premium.

To obtain a truer picture of how individual premiums are changing, an analysis of the change in cost over time of specific like-for-like premiums (i.e. those insurance premiums that are renewed over consecutive years, with an unchanged level and type of insurance coverage) was undertaken.

**Average annual change for paired premiums by industry sector**  
**Table 9**

INDUSTRY	AVERAGE ANNUAL CHANGE 2005-2006 (%)
Manufacturing	-1.8
Construction	2.5
Transport	-4.4
Services	0.7
Other	1.9
Total	0.5

Removing the extraneous effects of changing premium combinations and the masking effect of high value premiums shows that, on average, businesses experienced a slight rise (0.5%) in the cost of existing premiums in 2005-06. This marginal increase was largely driven by premiums that had been renewed by small businesses during 2005-06. Businesses with 1-9 employees purchased over four fifths of all paired premiums, and were the only size-group to experience a rise in renewal costs (0.9%).

Approximately three fifths of insurance premiums were purchased by businesses from the Services sector during 2005-06, and while the average premium cost for this group showed a 4.1% increase (see Table 6), the average increase of paired premiums was marginal (0.7%). This highlights the difference between the annual change in the average cost of premiums and the annual change in cost of existing (or paired) premiums.

#### **CHANGE OF INSURER**

Just under one tenth of the 2006 business insurance premiums were obtained from different insurers than in the previous year.

#### **REFUSAL OF INSURANCE COVER IN PAST YEAR**

Just over 1% of business insurance premiums were refused cover in the past year.

# Background Notes for Insurance Survey 2005-2006

# 4

## **METHODOLOGY**

The Department of Enterprise, Trade and Investment first undertook a survey of insurance premiums in 2002, collecting data on premiums in 2000, 2001 & 2002. The Business Insurance Survey was designed to establish the costs of insurance premiums paid by private sector businesses in Northern Ireland, and show how this had changed over recent years. It was designed to inform discussions on the nature and extent of difficulties experienced by businesses and how those problems might be mitigated.

In line with the Department's commitment to evidence-based decision making, the fifth survey of business insurance premiums has been carried out to establish and compare the situation in 2006 with data from previous years. The survey collected data on premiums in 2005 and 2006.

The NI Business Insurance Survey 2006 surveyed 1,951 businesses in NI. The survey was voluntary and conducted by means of a postal questionnaire.

## **COVERAGE AND SAMPLING**

The fourth (2003-05) and fifth (2005-06) business insurance surveys covered a sub-sample of private sector<sup>2</sup> businesses from the Annual Business Inquiry (ABI) sample of the Inter-Departmental Business Register (IDBR). Prior to this, the Business Insurance Survey took its sample from the Quarterly Employment Survey. More details on the ABI sample can be found on the DETI website at:

[http://www.detini.gov.uk/cgi-bin/get\\_builder\\_page?page=2446&site=4&parent=57&prevpage=2465](http://www.detini.gov.uk/cgi-bin/get_builder_page?page=2446&site=4&parent=57&prevpage=2465)

The Business Insurance Survey extended the ABI sample coverage to include Standard Industrial Classification (SIC) divisions 66 (excluding subclass 66.02) and 67.

In an attempt to obtain as high a response rate as possible, a new sample of businesses was drawn for the fifth business insurance survey. While this was carried out under the same methodology as that in the fourth survey, due to sampling error, results in the overlapping year of 2005 might be expected to differ. Further differences in the estimates for the overlapping year occurred as a result of some businesses who were selected for both surveys providing valid but different responses for the overlapping year. As a result of this, the 2005-06 insurance estimates are discontinuous with 2003-05 results.

The SIC sections sampled for the 2006 Business Insurance Survey have been grouped as follows:  
Manufacturing – Section D  
Construction – Section F  
Transport – Section I  
Services – Sections G, H, J, K, M, N, O  
Other – Sections A, B, C, E

## **RESPONSE RATE**

The survey questionnaires were distributed in January 2007. Businesses not responding received written reminders and a copy of the form in February, March and May 2007. Of the 1,951 businesses selected, 985 valid responses were received, to give a response rate of 50.5 per cent and providing a total of 1,390 insurance premiums for analysis.

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<sup>2</sup> Businesses whose legal status falls under the category 'company', 'Sole Proprietor' or 'Partnership'.

**Forms issued and returned by business size  
Table 10**

SIZE-BAND (NUMBER OF EMPLOYEES)	BUSINESSES SURVEYED	RESPONSES	RESPONSE RATE (%)
1-9	1,259	611	48.5
10-49	385	233	60.5
50-249	162	80	49.4
250+	145	61	42.1
Total	1,951	985	50.5

**Forms issued and returned by industry sector  
Table 11**

INDUSTRY	BUSINESSES SURVEYED	RESPONSES	RESPONSE RATE (%)
Manufacturing	301	169	56.1
Construction	230	129	56.1
Transport	137	56	40.9
Services	1,187	582	49.0
Other	96	49	51.0
Total	1,951	985	50.5

**WEIGHTING**

To allow for a relatively small sample size to produce as precise a set of results as possible, the sample was selected using a hybrid approach to the Neyman allocation method. Please note, however, as with all sample surveys, the estimates provided in this publication are subject to an associated degree of sampling error. Sampling was based on 4 sizebands and 5 industrial sectors and resulted in 20 stratification groups.

The results of this bulletin are based on weighted data in order to be representative of the business population. Weights are based on employee numbers, and are calculated using the inverse sampling fraction of employees in each cell of the 20 stratification groups, which allows data to be grossed up and corrected for firm size. So the greater the size of the firm, the larger the weight it carries in the employment weighted results. To avoid skewing population estimates, outlier responses were excluded from results prior to weighting, where appropriate. This affected approximately 0.1% of cases.

**Overall premiums  
Table A**

	2005	2006
Number of valid cases	1,309	1,372
Weighted number of valid cases	57,077	58,895
Average premium (£)	8,657	8,324

**Average annual change for paired premiums  
Table B**

	2005-06
Number of valid cases	1,291
Weighted number of valid cases	54,754
Average increase (%)	0.5

## Premiums by industry

**Table C**

INDUSTRY	2005			2006		
	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE PREMIUM (£)	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE PREMIUM (£)
Manufacturing	226	5,439	18,024	234	5,582	16,276
Construction	187	11,880	7,159	195	12,204	6,764
Transport	84	4,076	15,147	86	4,151	12,800
Services	736	34,716	6,593	776	35,837	6,861
Other	76	967	21,142	81	1,122	15,887
Total	1,309	57,077	8,657	1,372	58,895	8,324

## Average annual change for paired premiums by industry

**Table D**

INDUSTRY	2005-06		
	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE ANNUAL CHANGE (%)
Manufacturing	221	5,240	-1.8
Construction	187	11,588	2.5
Transport	84	3,999	-4.4
Services	723	32,880	0.7
Other	76	1,047	1.9
Total	1,291	54,754	0.5

## Premiums by size-band

**Table E**

SIZE-BAND (NUMBER OF EMPLOYEES)	2005			2006		
	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE PREMIUM (£)	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE PREMIUM (£)
1-9	736	46,937	3,573	784	48,402	3,545
10-49	338	8,098	21,257	350	8,382	19,742
50-249	130	1,709	60,693	132	1,737	56,483
250+	105	333	151,786	106	374	147,157
Total	1,309	57,077	8,657	1,372	58,895	8,324

**Average annual change for paired premiums by size-band  
Table F**

SIZE-BAND (NUMBER OF EMPLOYEES)	2005-06		
	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE ANNUAL CHANGE (%)
1-9	724	44,712	0.9
10-49	332	7,967	0.0
50-249	130	1,703	-6.3
250+	105	371	-3.2
Total	1,291	54,754	0.5

**Premiums by type  
Table G**

PREMIUM TYPE	2005			2006		
	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE PREMIUM (£)	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE PREMIUM (£)
Public Liability	57	2,825	9,156	61	2,931	10,355
Employers Liability	37	1,396	14,800	40	1,496	11,284
Motor Insurance	250	11,428	5,672	259	11,661	5,087
Property Insurance	75	3,252	3,841	80	3,350	2,949
Single Other	79	2,893	6,980	87	3,208	10,105
Employers and Public Liability	276	13,524	4,977	298	14,523	4,589
Employers Liability, Public Liability and Motor Insurance	44	2,188	8,716	45	2,151	9,202
Employers liability, Public Liability and Property Insurance	235	10,331	6,069	243	10,428	5,732
Employers Liability, Public Liability, Motor and Property Insurance	168	5,020	34,732	169	4,962	33,090
Combined Other	88	4,220	6,316	90	4,185	7,402
Total	1,309	57,077	8,657	1,372	58,895	8,324

## Average annual change for paired premiums by type

**Table H**

PREMIUM TYPE	2005-06		
	NUMBER OF VALID CASES	NUMBER OF VALID CASES (WEIGHTED)	AVERAGE ANNUAL CHANGE (%)
Public Liability	55	2,650	8.7
Employers Liability	37	1,353	2.7
Motor Insurance	247	10,993	-0.4
Property Insurance	73	3,059	-2.8
Single Other	79	2,808	4.6
<b>Single Total</b>	<b>491</b>	<b>20,862</b>	<b>1.3</b>
Employers and Public Liability	271	12,958	2.4
Employers Liability, Public Liability and Motor Insurance	44	2,131	0.9
Employers Liability, Public Liability and Property Insurance	232	9,893	-2.8
Employers Liability, Public Liability, Motor and Property Insurance	167	4,909	-1.6
Combined Other	86	4,001	1.1
<b>Combined Total</b>	<b>800</b>	<b>33,891</b>	<b>0.0</b>
Total	1,291	54,754	0.5

### FURTHER INFORMATION

Further information is available on request from:

**Department of Enterprise, Trade & Investment**  
**Statistics Research Branch**  
**Room 110**  
**Netherleigh**  
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