



STRATEGY | INSIGHTS | LEADERSHIP

UK Motor Insurance PCW Proposition Reference

187 propositions observed in a single Compare the Market journey

September 2026

Product tiers are retained as separate propositions and preserved exactly as observed. Each entry links to the relevant official consumer brand or product website. This is a reference list, not a complete census of the UK motor insurance market — see the methodology note on the final page.

Top 10 Group / Parents by Proposition Count

The 10 largest groups, ranked by number of propositions. Partnership sub-brands are merged into their parent group, with the split shown underneath.

RANK	GROUP / PARENT	TOTAL PROPS	PROPOSITIONS
1	Markerstudy Markerstudy 24 + Markerstudy Partnership 13	37	Autonet Plus, Autonet Protect Plus, Be Wiser Insurance, Be Wiser Insurance Classic, Be Wiser Insurance Premier, Budget Insurance, Carole Nash, Dial Direct, Dial Direct Premier, Geoffrey Essentials, Geoffrey Plus, Hughes Insurance, IGo4 Classic, Igo4 Electric, Lancaster Insurance, Marmalade, Marmalade Classic, Marmalade Essentials, Nutshell, Swinton Classic, Swinton Essentials, WiseDriving, WiseDriving Black Box, Zenith Insurance, Co-op, Darwin (friends of Churchill), Darwin Gold (friends of Churchill), Darwin Platinum (friends of Churchill), Post Office Bronze, Post Office Gold, Post Office Silver, RAC, RAC Online, RAC Online Plus, RAC Online Premier, RAC Plus, Santander
2	AVIVA	21	AVIVA, AVIVA Gold, AVIVA Platinum, AVIVA Zero, AVIVA Zero Essentials, Churchill, Churchill Drivesure, Churchill Essentials, Churchill Plus, Direct Line Essentials, Direct Line Premium, Direct Line Standard, General Accident, Privilege, Privilege DriveXpert, Privilege Plus, Quote me happy, Quote me happy Connect, Quote me happy Connect Plus, Quote me happy Essentials, Quote me happy Premier
3	1st Central	13	1st Central Connect, 1st Central Core, 1st Central Core & Breakdown, 1st Central Core + Legal, 1st Central Core Premier, 1st Central Extra, 1st Central Extra + Breakdown, 1st Central Extra + Legal, 1st Central Extra Premier, 1st Central Value, Picnic, Picnic Essentials, Picnic Premier
4	AXA AXA 6 + AXA Partnership 4	10	AXA, AXA Plus, MOJA, MOJA Essentials, Swiftcover, Swiftcover Plus, Bank of Scotland Gold, Bank of Scotland Silver, Lloyds Bank Gold, Lloyds Bank Silver
5	Ageas	9	Ageas, Ageas Essentials, Esure, Esure Flex, First Alternative, RIAS, SAGA, Sheilas Wheels, Sheilas Wheels Essentials
6	Admiral Admiral 7 + Admiral Partnership 1	8	Admiral, Admiral Essentials, Admiral Gold, Admiral LittleBox, Admiral Platinum, Diamond, Elephant, Ford Insure
7	Allianz	7	Allianz Online Bronze, Allianz Online Gold, Allianz Online Silver, Britannia Insurance, Britannia Insurance Essentials, Britannia Insurance Premier, LV (Liverpool Victoria)
8	Somerset Bridge	7	Go Skippy, Go Skippy Connect, Go Skippy Essentials, Go Skippy EV Cover, Go Skippy Premier, Go Skippy Roadside, Vavista
9	Hastings	6	Hastings Direct, Hastings Direct YouDrive, Hastings Essentials, Hastings Premier, Insure Pink, People's Choice
10	Acorn	5	ACORN, ACORN Protect, Carrot, Motorcade, My Policy
Top 10 groups, total propositions		123	
All propositions in this reference		187	
Top 10 share of all propositions		66%	
Top 3 share of all propositions		38%	

All 187 propositions by Group / Parent

46 groups across 187 propositions.

GROUP / PARENT	TOTAL PROPS	PROPOSITIONS	WEBSITE(S)
1st Central	13	1st Central Connect, 1st Central Core, 1st Central Core & Breakdown, 1st Central Core + Legal, 1st Central Core Premier, 1st Central Extra, 1st Central Extra + Breakdown, 1st Central Extra + Legal, 1st Central Extra Premier, 1st Central Value, Picnic, Picnic Essentials, Picnic Premier	1stcentralinsurance.com, picnicinsurance.com
AA	4	AA Beam, AA Gold, AA Platinum, AA Silver	beam.co.uk, theaa.com
Acorn	5	ACORN, ACORN Protect, Carrot, Motorcade, My Policy	acorninsure.co.uk, carrotinsurance.com, motorcade.co.uk, mypolicy.co.uk
Admiral	7	Admiral, Admiral Essentials, Admiral Gold, Admiral LittleBox, Admiral Platinum, Diamond, Elephant	admiral.com, diamond.co.uk, elephant.co.uk
Admiral Partnership	1	Ford Insure	ford.co.uk
Adrian Flux	1	Adrian Flux Telematics	adrianflux.co.uk
Ageas	9	Ageas, Ageas Essentials, Esure, Esure Flex, First Alternative, RIAS, SAGA, Sheilas Wheels, Sheilas Wheels Essentials	ageas.co.uk, esure.com, firstalternative.com, rias.co.uk, saga.co.uk, sheilaswheels.com
Aioi	2	KwikFit, Toyota Insurance Services	kwik-fitinsurance.com, toyota.co.uk
Allianz	7	Allianz Online Bronze, Allianz Online Gold, Allianz Online Silver, Britannia Insurance, Britannia Insurance Essentials, Britannia Insurance Premier, LV (Liverpool Victoria)	allianz.co.uk, britanniainsurance.co.uk, lv.com
AVIVA	21	AVIVA, AVIVA Gold, AVIVA Platinum, AVIVA Zero, AVIVA Zero Essentials, Churchill, Churchill Drivesure, Churchill Essentials, Churchill Plus, Direct Line Essentials, Direct Line Premium, Direct Line Standard, General Accident, Privilege, Privilege DriveXpert, Privilege Plus, Quote me happy, Quote me happy Connect, Quote me happy Connect Plus, Quote me happy Essentials, Quote me happy Premier	aviva.co.uk, churchill.com, directline.com, generalaccident.com, privilege.com, quotemehappy.com
AXA	6	AXA, AXA Plus, MOJA, MOJA Essentials, Swiftcover, Swiftcover Plus	axa.co.uk, mojainsurance.co.uk, swiftcover.com
AXA Partnership	4	Bank of Scotland Gold, Bank of Scotland Silver, Lloyds Bank Gold, Lloyds Bank Silver	bankofscotland.co.uk, lloydsbank.com
AXA S.A	4	Prima, Prima Essentials, Prima Plus, Prima Premier	helloprima.co.uk
Broker Experts	1	Car Insurance Experts	brokerexperts.co.uk
Business Ins Solutions	1	Car LineDirect	carlinedirect.co.uk
City Broking Ltd	1	City Insurance Group	cityinsurance.co.uk
Collingwood	1	Collingwood	collingwood.co.uk
Complete Cover	4	Boom, Boom Essentials, Boom Plus, Boom Premium	boom.co.uk
Cornmarket Group	1	Cornmarket	cornmarketinsurance.co.uk
Extracover	1	ZEGO	zego.com

GROUP / PARENT	TOTAL PROPS	PROPOSITIONS	WEBSITE(S)
G2I Ltd	1	Got 2 Insure	got2insure.com
Gallagher	1	Clements Worldwide (Gallagher)	clements.com
Got You Covered	1	Got You Covered	gotyoucovered.com
Grove & Dean	4	Grove & Dean (Private Clients), Motor-Vision Insurance, PBIS - Peter Best Ins Services, Performace Direct	grove-dean-insurance.co.uk, motor-vision-insurance.co.uk, peterbestinsurance.co.uk, performedirect.co.uk
Hastings	6	Hastings Direct, Hastings Direct YouDrive, Hastings Essentials, Hastings Premier, Insure Pink, People's Choice	hastingsdirect.com, insurepink.co.uk, peopleschoice.co.uk
Hedgehog	1	Hedgehog	hedgehoginsurance.com
Insenture	1	Doddle Cover	doddlecover.com
John Lewis	2	John Lewis Money Essentials, John Lewis Money Premier	johnlewismoney.com
Markerstudy	24	Autonet Plus, Autonet Protect Plus, Be Wiser Insurance, Be Wiser Insurance Classic, Be Wiser Insurance Premier, Budget Insurance, Carole Nash, Dial Direct, Dial Direct Premier, Geoffrey Essentials, Geoffrey Plus, Hughes Insurance, IGo4 Classic, Igo4 Electric, Lancaster Insurance, Marmalade, Marmalade Classic, Marmalade Essentials, Nutshell, Swinton Classic, Swinton Essentials, WiseDriving, WiseDriving Black Box, Zenith Insurance	autonetinsurance.co.uk, bewiser.co.uk, budgetinsurance.com, carolenash.com, dialdirect.co.uk, geoffreyinsurance.com, hughesinsurance.co.uk, igo4.com, lancasterinsurance.co.uk, wearearmalade.co.uk, nutshellinsurance.com, swinton.co.uk, wisedriving.com, zenith-insure.com
Markerstudy Partnership	13	Co-op, Darwin (friends of Churchill), Darwin Gold (friends of Churchill), Darwin Platinum (friends of Churchill), Post Office Bronze, Post Office Gold, Post Office Silver, RAC, RAC Online, RAC Online Plus, RAC Online Premier, RAC Plus, Santander	coop.co.uk, darwin-insurance.com, postoffice.co.uk, rac.co.uk, santander.co.uk
Marshmallow	4	Marshmallow Essentials, Marshmallow go, Marshmallow Original, Marshmallow Plus	marshmallow.com
Movo / Allianz	1	Slick Cover	slickcover.com
Next Risk Solutions	1	Quote Detective	quotedetective.com
One Call	5	One Call Insurance, One Click, One Direct, One Protect, YOGA	onecallinsurance.co.uk, oneclickdirect.co.uk, onedirectinsurance.co.uk, oneprotectinsurance.co.uk, yoga-insure.co.uk
Premium Choice	2	achoice, aura	achoiceinsurance.co.uk, aurainsurance.co.uk
Principal	2	Onequote Direct, Principal Insurance	onequotedirect.co.uk, principalinsurance.co.uk
Qmetric	3	Policy Expert Bronze, Policy Expert Gold, Policy Expert Silver	policyexpert.co.uk
Right Choice	4	Autonational Insurance, Autosaint, Ladybird, Right Choice	autonationalinsurance.co.uk, autosaint.co.uk, ladybirdinsurance.co.uk, rcib.co.uk
Riviera	1	Love Your Miles	loveyourmiles.com
Sabre	2	Go Girl, Insure 2 Drive	gogirl.co.uk, insure2drive.co.uk

GROUP / PARENT	TOTAL PROPS	PROPOSITIONS	WEBSITE(S)
Somerset Bridge	7	Go Skippy, Go Skippy Connect, Go Skippy Essentials, Go Skippy EV Cover, Go Skippy Premier, Go Skippy Roadside, Vavista	goskippy.com, vavista.com
Sterling	1	Sterling Insurance	sterling-insurance.co.uk
Tesco	3	Tesco Insurance Bronze, Tesco Insurance Cover +, Tesco Insurance Silver	tescoinsurance.com
Ticker	1	Ticker	ticker.co.uk
Ticker Partnership	1	RAC Black Box	rac.co.uk
U-Drive	1	U Drive Cover Limited	udrivecover.com

Methodology & Notes

187 propositions were observed in a single Compare the Market motor insurance journey on 11 September 2026, for one driver, one vehicle and one postcode. Product tiers (e.g. Core, Extra, Value, Connect) are retained as separate propositions because they are presented to the customer as distinct quotes, each with their own price and cover.

This is a reference list, not a complete census of the UK motor insurance market. A different driver, vehicle, postcode, comparison site or date may return a different panel of propositions. Proposition names are preserved exactly as observed on the comparison site; website links point to the official consumer brand or product site and may serve multiple product tiers.

Quote Basis

Comprehensive cover, 12-month policy, 2013 Land Rover Discovery, full No Claims Discount, no claims or convictions, insured-only driving, driver aged 40+.

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