

# Motoring Index

## Quarter Two 2004

News Release

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## Fuel and borrowing costs hit British motorists – and it could get worse, warns RAC Insure

- Recent rises in petrol prices and interest rates hitting motorists' pockets
- Extra fuel costs adding up to £102 per year to annual motoring costs
- Cost of finance payments risen by average of 11 percent (£94)
- Car costs still over £400 a month, or 25 per cent of average British household income

As car buying peaks with today's new registration, RAC Insure's latest Cost of Motoring Index shows British motorists being hit in the pocket by both higher fuel prices and rising interest rates, contributing to an average car costing £101.75 per week.

As predicted, motorists have already started to feel the impact of recent rises in petrol prices. In addition, those driving away their new '54'-registration cars from today will also be faced with higher loan repayment costs as interest rates have also risen over the last quarter.

And the bad news doesn't end there: widespread predictions of further petrol price rises due to volatile oil prices, coupled with potential increases in fuel taxation and interest rates on borrowing mean the cost of running a car could rise to even greater levels.

RAC Insure managing director, Nick Hall, said: "The rising cost of motoring is testing the mettle of British motorists. The monthly cost of running a car remains more than the cost of a family holiday and the continued threats of increases in petrol prices, interest rates, taxation and insurance premiums cannot be ignored. We have to acknowledge the idea that owning a car may soon be a luxury many cannot afford."

Fuel prices driven higher – country-wide, average fuel prices have already risen over the last quarter – with unleaded petrol now 5p a litre more expensive and diesel 4p than in March 2004 – and motorists are likely to have to tolerate paying more than 80p a litre for the foreseeable future. Of the vehicles tracked in the Index, even the fuel-efficient Toyota Yaris, which costs just £0.28 per mile, is £53 more expensive to run over a year – and this rises to a staggering £102 more for the BMW 7 series.

Higher finance costs – although recognised for its effect on mortgage rates, the rise in interest rates has also dramatically increased finance costs for most of the cars in the Index – an average rise of £94 (11%) over the last quarter. The cheapest car in the Index, the Toyota Yaris, has seen an increase of £54 (13%)

over the last three months. This increase is magnified for the UK's best-selling car, the Ford Focus, which now costs £112 (15%) more and for the BMW 7 Series, where the cost of finance has risen by £405 (14%).

However, every cloud has a silver lining and this quarter the RAC Insure Cost of Motoring Index has seen the depreciation decrease for the majority of cars, in some cases quite significantly. The most notable examples are the Vauxhall Corsa, Rover 25 and Land Rover Discovery, whose depreciation costs have all reduced by more than £4 a week (£208 over a year), meaning they are holding more of their original value for longer.

Plus, by choosing more fuel-efficient models, drivers can save considerable amounts of money. Opting for a diesel version of a preferred model rather than petrol can save a Ford Mondeo driver £7 per week (£373 per year) in fuel alone.

RAC Insure's Index also shows how motorists who choose larger luxury models will certainly be paying for the privilege; at £322.25 per week a BMW 7 Series is £255 more than the Toyota Yaris. However, the ever-popular VW Golf has come in under the average of £101.75, with a weekly outlay of £96.78.

RAC Insure's Nick Hall commented: "Despite the gloomy outlook, smart motorists can still make some significant savings. Using the car just that little bit less and driving 10,000 miles a year rather than 12,000 can save BMW 7 series drivers £2,700! So cutting down on short journeys – walking the kids to school, walking to the newsagent, taking the train to work could mean considerably reducing your annual motoring bill.

"Opting for diesel over petrol can save motorists money at the pumps and car buyers should negotiate with dealers to get the best bargains, particularly if buying a model that has been around for a while.

"Buyers should also compare prices between dealers as they can vary a great deal and all motorists should shop around for competitive prices on other costs such as car insurance, servicing, and petrol as the savings can really add up."

The quarterly RAC Insure Cost of Motoring Index, helps motorists understand how much their car really costs them in order to make well informed decisions when buying a new or used car. Uniquely, it tracks all the costs associated with owning and running a car from the initial purchase to depreciation, the cost of insurance, fuel, servicing, VAT and breakdown cover.

#### Notes to editors

The RAC Insure Cost of Motoring Index (RACI CMI) is based on data provided by Deloitte - Actuarial and Insurance Solutions. It tracks all the costs associated with owning and running 14 different models of car, from the initial purchase to depreciation, the cost of insurance, fuel, servicing, VAT and breakdown cover.

Service Maintenance & Repair costs sourced from MaintBook supplied by Motor Consulting & Management Ltd

With 7 million members, RAC is one of the UK's most progressive motoring organisations and the first choice provider for both private and business motorists. Whether it's roadside assistance, windscreen repair and replacement, learning to drive, vehicle inspections, legal and financial services or up-to-the-minute traffic and travel information - RAC is able to meet all motorists' needs.

RAC was ranked the top roadside rescue and recovery company in the J.D. Power and Associates 2004 UK Roadside Assistance StudySM. Study based on responses from 23,641 owners and drivers of 51 and 02 registered vehicles who required roadside assistance. [www.jdpower.com](http://www.jdpower.com)

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## Chosen vehicle categories/models

The following cars were chosen as a representative sample of the main manufacturers and vehicle type:

Toyota Yaris	1.0 16v S 3 door
Vauxhall Corsa	1.2 16v Club 3 door
Rover 25	1.4 iE 16v 3 door
Ford Focus	1.8 TDCi Zetec (98bhp) 3 door
VW Golf	1.6 SE 5 door
Nissan Primera	1.8i S 5 door
Ford Mondeo	2.0i 16v Zetec 4 door
Peugeot 406 Estate	2.0 Hdi 110LX (Estate)
Mercedes C class	C180 Kompressor Classic SE
Mazda MX5	1.8i
Hyundai Coupe	1.6 S
Renault Espace	2.2 dCi Expression
Land Rover Discovery	TD5 S 5 Seat
BMW 7	Series 735i

## Cost of Motoring Index Quarter 2 (2003)

Variable	Toyota Yaris	Vauxall Corsa	Rover 25	Ford Focus	VW Golf	Nissan Primera	Ford Mondeo	Peugeot 406 Estate	Mercedes C class	Mazda MX5	Hyundai Coupe	Renault Espace	Land Rover Discovery	BMW 7 Series	Average
Cost of finance	£371	£442	£493	£701	£740	£724	£835	£857	£1,175	£797	£748	£1,192	£1,268	£2,780	£690
Depreciation	£955	£1,553	£1,581	£2,315	£2,139	£2,473	£3,026	£2,584	£2,989	£1,947	£2,246	£3,487	£3,332	£8,959	£2,171
Fuel	£820	£923	£966	£798	£1,039	£1,082	£1,171	£828	£1,202	£1,272	£1,112	£1,159	£1,414	£1,566	£969
Insurance	£306	£306	£392	£401	£401	£480	£509	£582	£582	£582	£480	£659	£628	£1,380	£418
Servicing/repair (incl tyres)	£607	£681	£876	£952	£773	£1,116	£1,010	£1,001	£1,172	£1,087	£1,111	£1,131	£1,638	£1,815	£891
Tax	£105	£105	£125	£115	£160	£145	£160	£115	£145	£160	£145	£165	£165	£160	£129
RAC Membership	£118	£118	£118	£118	£118	£118	£118	£118	£118	£118	£118	£118	£118	£118	£118
<b>Total cost</b>	<b>£3,282</b>	<b>£4,129</b>	<b>£4,550</b>	<b>£5,401</b>	<b>£5,370</b>	<b>£6,139</b>	<b>£6,829</b>	<b>£6,084</b>	<b>£7,383</b>	<b>£5,964</b>	<b>£5,960</b>	<b>£7,912</b>	<b>£8,563</b>	<b>£16,778</b>	<b>£5,386</b>
Cost per mile (assuming 12000 miles/year)	£0.27	£0.34	£0.38	£0.45	£0.45	£0.51	£0.57	£0.51	£0.62	£0.50	£0.50	£0.66	£0.71	£1.40	£0.45

### Weekly costs

Cost of finance	£7.13	£8.51	£9.47	£13.48	£14.23	£13.91	£16.05	£16.49	£22.59	£15.33	£14.38	£22.92	£24.39	£53.46	£13.27
Depreciation	£18.37	£29.86	£30.40	£44.52	£41.13	£47.56	£58.19	£49.68	£57.49	£37.45	£43.19	£67.06	£64.09	£172.28	£41.76
Fuel	£15.78	£17.75	£18.58	£15.35	£19.98	£20.82	£22.53	£15.92	£23.12	£24.47	£21.38	£22.30	£27.19	£30.12	£18.63
Insurance	£5.89	£5.89	£7.53	£7.72	£7.72	£9.23	£9.79	£11.19	£11.19	£11.19	£9.23	£12.68	£12.08	£26.53	£8.04
Servicing/repair (incl tyres)	£11.66	£13.10	£16.84	£18.31	£14.87	£21.47	£19.42	£19.24	£22.54	£20.90	£21.37	£21.75	£31.50	£34.91	£17.14
Tax	£2.02	£2.02	£2.40	£2.21	£3.08	£2.79	£3.08	£2.21	£2.79	£3.08	£2.79	£3.17	£3.17	£3.08	£2.48
RAC Membership	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27	£2.27
<b>Total cost</b>	<b>£63.12</b>	<b>£79.40</b>	<b>£87.50</b>	<b>£103.86</b>	<b>£103.27</b>	<b>£118.05</b>	<b>£131.33</b>	<b>£117.00</b>	<b>£141.99</b>	<b>£114.69</b>	<b>£114.61</b>	<b>£152.16</b>	<b>£164.68</b>	<b>£322.65</b>	<b>£103.58</b>

## Cost of Motoring Index Quarter 3 (2003)

Variable	Toyota Yaris	Vauxall Corsa	Rover 25	Ford Focus	VW Golf	Nissan Primera	Ford Mondeo	Peugeot 406 Estate	Mercedes C class	Mazda MX5	Hyundai Coupe	Renault Espace	Land Rover Discovery	BMW 7 Series	Average
Cost of finance	£369	£422	£482	£678	£732	£701	£849	£863	£1,175	£795	£748	£1,184	£1,267	£2,794	£684
Depreciation	£948	£1,316	£1,429	£1,953	£1,952	£1,998	£3,112	£2,554	£2,877	£1,935	£2,343	£3,178	£3,241	£9,042	£1,998
Fuel	£813	£914	£957	£788	£1,029	£1,072	£1,161	£847	£1,219	£1,261	£1,101	£1,145	£1,396	£1,552	£964
Insurance	£303	£303	£380	£397	£397	£475	£504	£576	£576	£576	£475	£653	£622	£1,366	£415
Servicing/repair (incl tyres)	£607	£681	£876	£952	£768	£1,116	£1,010	£1,001	£1,172	£1,087	£1,111	£1,131	£1,638	£1,815	£894
Tax	£105	£125	£125	£115	£160	£145	£160	£135	£145	£160	£145	£165	£165	£160	£134
RAC Membership	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119
<b>Total cost</b>	<b>£3,264</b>	<b>£3,881</b>	<b>£4,368</b>	<b>£5,003</b>	<b>£5,158</b>	<b>£5,627</b>	<b>£6,914</b>	<b>£6,094</b>	<b>£7,283</b>	<b>£5,933</b>	<b>£6,042</b>	<b>£7,575</b>	<b>£8,447</b>	<b>£16,848</b>	<b>£5,207</b>
Cost per mile (assuming 12000 miles/year)	£0.27	£0.32	£0.36	£0.42	£0.43	£0.47	£0.58	£0.51	£0.61	£0.49	£0.50	£0.63	£0.70	£1.40	£0.43

### Weekly costs

Cost of finance	£7.11	£8.11	£9.26	£13.05	£14.09	£13.48	£16.33	£16.59	£22.59	£15.29	£14.38	£22.78	£24.36	£53.73	£13.16
Depreciation	£18.24	£25.32	£27.48	£37.55	£37.55	£38.42	£59.84	£49.11	£55.32	£37.21	£45.05	£61.11	£62.32	£173.88	£38.42
Fuel	£15.63	£17.59	£18.41	£15.16	£19.80	£20.62	£22.32	£16.29	£23.45	£24.24	£21.18	£22.01	£26.84	£29.84	£18.53
Insurance	£5.83	£5.83	£7.31	£7.64	£7.64	£9.14	£9.70	£11.08	£11.08	£11.08	£9.14	£12.56	£11.96	£26.27	£7.99
Servicing/repair (incl tyres)	£11.66	£13.10	£16.84	£18.31	£14.76	£21.47	£19.42	£19.24	£22.54	£20.90	£21.37	£21.75	£31.50	£34.91	£17.19
Tax	£2.02	£2.40	£2.40	£2.21	£3.08	£2.79	£3.08	£2.60	£2.79	£3.08	£2.79	£3.17	£3.17	£3.08	£2.57
RAC Membership	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29
<b>Total cost</b>	<b>£62.77</b>	<b>£74.64</b>	<b>£83.99</b>	<b>£96.21</b>	<b>£99.20</b>	<b>£108.20</b>	<b>£132.96</b>	<b>£117.19</b>	<b>£140.06</b>	<b>£114.69</b>	<b>£116.20</b>	<b>£145.67</b>	<b>£162.44</b>	<b>£324.01</b>	<b>£100.14</b>

## Cost of Motoring Index Quarter 4 (2003)

Variable	Toyota Yaris	Vauxall Corsa	Rover 25	Ford Focus	VW Golf	Nissan Primera	Ford Mondeo	Peugeot 406 Estate	Mercedes C class	Mazda MX5	Hyundai Coupe	Renault Espace	Land Rover Discovery	BMW 7 Series	Average
Cost of finance	£370	£448	£499	£696	£723	£687	£806	£798	£1,175	£796	£731	£1,172	£1,255	£2,736	£688
Depreciation	£949	£1,545	£1,634	£2,238	£2,043	£2,253	£2,714	£2,317	£2,989	£2,020	£2,150	£3,366	£3,038	£8,688	£2,102
Fuel	£828	£932	£975	£800	£1,049	£1,092	£1,182	£860	£1,242	£1,284	£1,122	£1,162	£1,417	£1,581	£984
Insurance	£303	£303	£380	£397	£397	£475	£504	£576	£576	£576	£475	£653	£622	£1,366	£416
Servicing/Repair (incl tyres)	£607	£681	£876	£936	£768	£1,116	£1,030	£1,136	£1,123	£1,087	£1,105	£1,166	£1,638	£1,702	£892
Tax	£105	£125	£125	£115	£160	£145	£160	£135	£145	£160	£145	£165	£165	£160	£134
RAC Membership	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119
<b>Total cost</b>	<b>£3,281</b>	<b>£4,153</b>	<b>£4,608</b>	<b>£5,302</b>	<b>£5,258</b>	<b>£5,888</b>	<b>£6,516</b>	<b>£5,941</b>	<b>£7,369</b>	<b>£6,042</b>	<b>£5,847</b>	<b>£7,803</b>	<b>£8,253</b>	<b>£16,352</b>	<b>£5,335</b>
Cost per mile (assuming 12000 miles/year)	£0.27	£0.35	£0.38	£0.44	£0.44	£0.49	£0.54	£0.50	£0.61	£0.50	£0.49	£0.65	£0.69	£1.36	£0.44

### Weekly costs

Cost of finance	£7.12	£8.61	£9.60	£13.38	£13.90	£13.22	£15.50	£15.35	£22.59	£15.30	£14.06	£22.53	£24.13	£52.62	£13.23
Depreciation	£18.25	£29.72	£31.42	£43.04	£39.29	£43.33	£52.19	£44.55	£57.47	£38.85	£41.35	£64.73	£58.42	£167.07	£40.43
Fuel	£15.92	£17.91	£18.75	£15.39	£20.16	£21.01	£22.74	£16.54	£23.89	£24.69	£21.57	£22.35	£27.26	£30.40	£18.92
Insurance	£5.83	£5.83	£7.31	£7.64	£7.64	£9.14	£9.70	£11.08	£11.08	£11.08	£9.14	£12.56	£11.96	£26.27	£7.99
Servicing/repair (incl tyres)	£11.66	£13.10	£16.84	£17.99	£14.76	£21.47	£19.81	£21.85	£21.60	£20.90	£21.24	£22.43	£31.50	£32.74	£17.15
Tax	£2.02	£2.40	£2.40	£2.21	£3.08	£2.79	£3.08	£2.60	£2.79	£3.08	£2.79	£3.17	£3.17	£3.08	£2.58
RAC Membership	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29
<b>Total cost</b>	<b>£63.10</b>	<b>£79.86</b>	<b>£88.62</b>	<b>£101.95</b>	<b>£101.12</b>	<b>£113.24</b>	<b>£125.30</b>	<b>£114.26</b>	<b>£141.71</b>	<b>£116.19</b>	<b>£112.44</b>	<b>£150.06</b>	<b>£158.72</b>	<b>£314.47</b>	<b>£102.59</b>

Assumes 12,000 miles/year

Based on data provided by Deloitte – Actuarial and Insurance Solutions

## Cost of Motoring Index Quarter 1 (2004)

Variable	Toyota Yaris	Vauxall Corsa	Rover 25	Ford Focus	VW Golf	Nissan Primera	Ford Mondeo	Peugeot 407 Estate	Mercedes C class	Mazda MX5	Hyundai Coupe	Renault Espace	Land Rover Discovery	BMW 7 Series	Average
Cost of finance	£397	£519	£517	£747	£830	£733	£827	£931	£1,253	£840	£778	£1,237	£1,398	£2,903	£747
Depreciation	£1,012	£1,754	£1,549	£1,937	£1,674	£2,172	£2,655	£2,756	£2,724	£1,838	£1,522	£3,226	£3,496	£8,393	£2,004
Fuel	£836	£940	£984	£804	£1,058	£1,102	£1,193	£851	£1,253	£1,296	£1,132	£1,168	£1,425	£1,595	£973
Insurance	£300	£300	£376	£393	£393	£470	£499	£570	£570	£570	£470	£646	£615	£1,351	£407
Servicing/Repair (incl tyres)	£607	£681	£810	£936	£768	£1,116	£1,030	£1,139	£1,123	£1,087	£1,105	£1,135	£1,638	£1,702	£886
Tax	£105	£105	£125	£115	£125	£145	£160	£115	£145	£160	£145	£165	£165	£160	£124
RAC Membership	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119
<b>Total cost</b>	<b>£3,375</b>	<b>£4,418</b>	<b>£4,480</b>	<b>£5,051</b>	<b>£4,968</b>	<b>£5,857</b>	<b>£6,483</b>	<b>£6,481</b>	<b>£7,187</b>	<b>£5,908</b>	<b>£5,270</b>	<b>£7,696</b>	<b>£8,855</b>	<b>£16,224</b>	<b>£5,260</b>
Cost per mile (assuming 12000 miles/year)	£0.28	£0.37	£0.37	£0.42	£0.41	£0.49	£0.54	£0.54	£0.60	£0.49	£0.44	£0.64	£0.74	£1.35	£0.44

### Weekly costs

Cost of finance	£7.64	£9.98	£9.95	£14.36	£15.97	£14.09	£15.91	£17.91	£24.10	£16.15	£14.95	£23.78	£26.88	£55.83	£14.36
Depreciation	£19.46	£33.72	£29.79	£37.24	£32.20	£41.76	£51.05	£53.00	£52.38	£35.34	£29.27	£62.04	£67.23	£161.41	£38.55
Fuel	£16.07	£18.08	£18.92	£15.47	£20.35	£21.20	£22.94	£16.36	£24.10	£24.92	£21.77	£22.47	£27.40	£30.68	£18.71
Insurance	£5.76	£5.76	£7.22	£7.56	£7.56	£9.03	£9.59	£10.95	£10.95	£10.95	£9.03	£12.41	£11.82	£25.97	£7.82
Servicing/repair (incl tyres)	£11.66	£13.10	£15.58	£17.99	£14.76	£21.47	£19.81	£21.91	£21.60	£20.90	£21.24	£21.83	£31.50	£32.74	£17.05
Tax	£2.02	£2.02	£2.40	£2.21	£2.40	£2.79	£3.08	£2.21	£2.79	£3.08	£2.79	£3.17	£3.17	£3.08	£2.38
RAC Membership	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29
<b>Total cost</b>	<b>£64.90</b>	<b>£84.96</b>	<b>£86.15</b>	<b>£97.13</b>	<b>£95.53</b>	<b>£112.64</b>	<b>£124.67</b>	<b>£124.63</b>	<b>£138.22</b>	<b>£113.62</b>	<b>£101.35</b>	<b>£148.00</b>	<b>£170.28</b>	<b>£312.00</b>	<b>£101.15</b>

Assumes 12,000 miles/year

Based on data provided by Deloitte – Actuarial and Insurance Solutions

## Cost of Motoring Index Quarter 2 (2004)

Variable	Toyota Yaris	Vauxall Corsa	Rover 25	Ford Focus	VW Golf	Nissan Primera	Ford Mondeo	Peugeot 407 Estate	Mercedes C class	Mazda MX5	Hyundai Coupe	Renault Espace	Land Rover Discovery	BMW 7 Series	Average
Cost of finance	£451	£518	£503	£859	£944	£847	£1,014	£1,036	£1,377	£959	£868	£1,418	£1,564	£3,308	£841
Depreciation	£1,020	£1,297	£1,316	£2,006	£1,622	£2,285	£2,591	£2,648	£2,802	£1,908	£1,488	£3,357	£3,195	£8,458	£1,896
Fuel	£889	£1,000	£1,046	£847	£1,079	£1,172	£1,269	£881	£1,204	£1,378	£1,204	£1,231	£1,501	£1,697	£1,033
Insurance	£291	£291	£365	£382	£382	£457	£485	£457	£554	£554	£457	£628	£598	£1,313	£393
Servicing/Repair (incl tyres)	£607	£681	£810	£936	£762	£1,116	£1,030	£1,139	£1,123	£1,087	£1,105	£1,135	£1,638	£1,702	£885
Tax	£105	£105	£125	£115	£125	£145	£160	£115	£145	£160	£145	£165	£165	£160	£124
RAC Membership	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119	£119
<b>Total cost</b>	<b>£3,482</b>	<b>£4,012</b>	<b>£4,285</b>	<b>£5,265</b>	<b>£5,033</b>	<b>£6,142</b>	<b>£6,667</b>	<b>£6,395</b>	<b>£7,324</b>	<b>£6,165</b>	<b>£5,385</b>	<b>£8,052</b>	<b>£8,779</b>	<b>£16,757</b>	<b>£5,291</b>
Cost per mile (assuming 12000 miles/year)	£0.29	£0.33	£0.36	£0.44	£0.42	£0.51	£0.56	£0.53	£0.61	£0.51	£0.45	£0.67	£0.73	£1.40	£0.44

### Weekly costs

Cost of finance	£8.67	£9.97	£9.67	£16.52	£18.15	£16.30	£19.49	£19.93	£26.48	£18.44	£16.69	£27.26	£30.08	£63.61	£16.16
Depreciation	£19.62	£24.95	£25.30	£38.58	£31.19	£43.95	£49.83	£50.93	£53.89	£36.70	£28.61	£64.55	£61.44	£162.66	£36.46
Fuel	£17.09	£19.23	£20.12	£16.30	£20.75	£22.55	£24.40	£16.93	£23.15	£26.50	£23.15	£23.67	£28.86	£32.63	£19.86
Insurance	£5.60	£5.60	£7.02	£7.34	£7.34	£8.78	£9.32	£8.78	£10.65	£10.65	£8.78	£12.07	£11.49	£25.25	£7.57
Servicing/Repair (incl tyres)	£11.66	£13.10	£15.58	£17.99	£14.65	£21.47	£19.81	£21.91	£21.60	£20.90	£21.24	£21.83	£31.50	£32.74	£17.03
Tax	£2.02	£2.02	£2.40	£2.21	£2.40	£2.79	£3.08	£2.21	£2.79	£3.08	£2.79	£3.17	£3.17	£3.08	£2.39
RAC Membership	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29	£2.29
<b>Total cost</b>	<b>£66.96</b>	<b>£77.15</b>	<b>£82.39</b>	<b>£101.24</b>	<b>£96.78</b>	<b>£118.12</b>	<b>£128.22</b>	<b>£122.98</b>	<b>£140.85</b>	<b>£118.56</b>	<b>£103.55</b>	<b>£154.84</b>	<b>£168.83</b>	<b>£322.25</b>	<b>£101.75</b>

Assumes 12,000 miles/year

Based on data provided by Deloitte – Actuarial and Insurance Solutions