

Motor Accident Injuries (Premium Loadings and Levies) Notice 2026

Notifiable instrument NI2026-53

made under the

Motor Accident Injuries (Premiums) Guidelines 2025 (No.1), Part 3.5

1 Name of instrument

This instrument is the *Motor Accident Injuries (Premium Loadings and Levies) Notice 2026*.

2 Commencement

This instrument commences the day after notification.

3 Recital

Part 3.5 of the Motor Accident Injuries (Premiums) Guidelines 2025 (No. 1) provides for the MAI Commission to advise insurers of premium loadings and levies applicable to MAI premium classes and for the information to be published in a notifiable instrument.

The Nominal Defendant Loading (NDL), Loadings on Short Term Premiums and the Motorcycle Loading and Subsidy (Motorcycle Premium Support and Motorcycle Premium Loading) were assessed and advised to insurers for premiums commencing on 1 April 2026.

4 Premium Loadings

The premium loadings and subsidies are:

- Nominal Defendant Loading was assessed for premiums as 4.7%.
- Loadings on Short Term Premiums was assessed at 3.4% per annum.
- The assessed Motorcycle Premium Support for classes 9A and 9B is \$435.00 and for classes 9C and 9D is \$215.00.
- The assessed estimated Motorcycle Premium Loading is \$13.80.

5 Effect and revocation of previous notice

The *Motor Accident Injuries (Premium Loadings and Levies) Notice 2025* (NI2025-38) is revoked.

Nicola Clark
MAI Commissioner
MAI Commission
3 February 2026