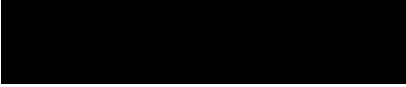




12 December 2025



Kia ora 

**Your Official Information Act request, reference: GOV-044523**

Thank you for your request of 18 November 2025 to Minister Simpson, asking for the following information under the Official Information Act 1982 (the Act):

1. *What is the cost to ACC of payments as a result of accidents made in the last calendar year (or in the most recent year period that was used by Government in determining levies), in each of the vehicle categories in the under 3.5 tonne passenger vehicle registrations categories listed below.*
  - *Petrol*
  - *Diesel*
  - *Hybrid*
  - *Electric only EV*
2. *In addition, what is the corresponding number of registered vehicles in each of the above categories?*
3. *I am presuming that this is the basis for working out the ACC levy for each of the above registration classes of vehicles.*
4. *If it is not then could you please explain how else it is worked out.*

On 19 November 2025, your request was transferred to ACC for response under section 14 of the Act.

**Costs per motor vehicle class**

ACC does not collect information on the motive power of vehicles on claims forms. As such, we are unable to report on claim numbers per vehicle class as requested. We are therefore refusing this part of your request as the information is not held. This decision is made under section 18(g) of the Act.

The information we can provide is the implied new year cost (NYC) and the exposure (number of vehicles) for the different classes of vehicles for the forecast 2025/26 year. NYC is the expected lifetime cost of claims which are incurred within one levy year.

Please see the table below for this information.

Class		Implied NYC (\$)	Exposure
Motor cars	2/6	678,200,000	3,277,000
Tractors etc.	3/7	10,390,000	94,000
Mopeds	4A/8A	3,640,000	16,000
Motorcycles (0-600cc)	4B/8B	17,880,000	28,000
Motorcycles (601cc+)	4C/8C	49,570,000	59,000
Light GV	5V/9V	183,180,000	692,000
Heavy GV	5T/9T	56,430,000	120,000

Notes on the data provided:

- The expected lifetime cost (new year cost) by class is implied. ACC does not calculate this by vehicle class as part of the pricing process. Instead, this has been back calculated from the class levy rates and the aggregate (overall) new year rate and aggregate levy rate.
- The exposure is not just a count of the number of vehicles that are registered each year. ACC calculates vehicle exposure days on the road, by also considering the period of registration. So, the total figure of 4.3 million vehicles represents 4.3 million vehicles at a full year of registration on the road.
  - For example, if there were 4 vehicles each registered for half a year, ACC would consider this 2 units of exposure (4 x 0.5).
- The different vehicle classes are detailed on page 34 of the Motor Vehicle Account 2025/28 Pricing Report linked below.

### **How ACC prices different classes**

The aggregate levy is calculated based on *total cost to ACC* divided by *number of vehicles*. The total cost includes expected lifetime claim costs, claim handling and operating expenses.

The individual class rates for different classes of vehicle are calculated using risk relativities, which are set using data from the national Crash Analysis System (CAS) database maintained by the Ministry of Transport. This data is used to set assumptions about the risk of different classes relative to the risk of a class 2 (passenger car) vehicle.

There is no difference in the total levy between motive power. The only difference is how ACC collects this levy. For petrol powered vehicles ACC estimates how much will be received from petrol consumption per vehicle and deducts this from the registration component. ACC does not assess petrol, diesel, hybrid and electric vehicles separately.

You can view further information on the process for setting ACC levies, including the pricing for the Motor Vehicle Account, here:

- [www.acc.co.nz/about-us/our-levies-2/the-levy-setting-process](http://www.acc.co.nz/about-us/our-levies-2/the-levy-setting-process)
- [www.acc.co.nz/about-us/our-levies-2/paying-levies-if-you-own-or-drive-a-vehicle](http://www.acc.co.nz/about-us/our-levies-2/paying-levies-if-you-own-or-drive-a-vehicle)
- [www.shapeyouracc.co.nz/assets/Consult-docs/2024/ACC\\_Levy-rates-proposals\\_FINAL.pdf](http://www.shapeyouracc.co.nz/assets/Consult-docs/2024/ACC_Levy-rates-proposals_FINAL.pdf) (pages 11-12, and 14-16)
- [www.shapeyouracc.co.nz/assets/Consult-docs/2024/20240630-Pricing-Report-2026-2028-Motor-Vehicles-Account-final.pdf](http://www.shapeyouracc.co.nz/assets/Consult-docs/2024/20240630-Pricing-Report-2026-2028-Motor-Vehicles-Account-final.pdf).

You can view the latest crash data on the Ministry of Transport website here: <https://opendata-nzta.opendata.arcgis.com/datasets/NZTA::crash-analysis-system-cas-data-1/about>.

### **As this information may be of interest to other members of the public**

ACC may publish a copy of this response on ACC's website. All requester data, including your name and contact details, will be removed prior to release. The released response will be made available [www.acc.co.nz/resources/#/category/12](http://www.acc.co.nz/resources/#/category/12). Please also view this page about making requests and our published responses <https://www.acc.co.nz/contact/official-information-act-requests>.

**If you have any questions about this response, please get in touch**

You can email me at [GovernmentServices@acc.co.nz](mailto:GovernmentServices@acc.co.nz).

Ngā mihi

A handwritten signature in black ink, appearing to read 'Chris Johnston', written in a cursive style.

Christopher Johnston

**Manager Official Information Act Services**

Government Engagement