

Apia MAI Insurance premiums

Applicable from 1 April 2026

Premiums applicable for a 12-month policy

Vehicle class	Classification	Premium Not entitled to an ITC ¹	Premium Entitled to an ITC ¹
1	Passenger vehicle	\$423.90	\$451.40
3	Goods vehicle - gross vehicle mass (GVM) is not over 4.5 t	\$523.50	\$557.50
4	Goods vehicle - gross vehicle mass (GVM) is over 4.5 t	\$1,995.00	2,124.60
5A	Bus or demand responsive service vehicle has seating for more than 16 adults (including the driver)	\$4,429.60	4,717.50
5B	Bus or demand responsive service vehicle has seating for not more than 16 adults (including the driver)	\$669.70	\$713.20
6	Taxi	\$8,122.40	8,650.30
7	Private hire car	\$1,491.50	1,588.40
8	Drive-yourself vehicle	\$1,092.00	1,162.90
9A	Motorcycle - engine capacity over 600 cc	\$502.00	\$534.60
9B	Motorcycle - engine capacity over 300 cc but not over 600cc	\$502.00	\$534.60
9C	Motorcycle - engine capacity is not over 300 cc	\$116.90	\$124.50
9D	Motorcycle - electrically powered motorcycle	\$116.90	\$124.50
10	Firefighting vehicle	\$633.40	\$674.50
11	Undertaker's vehicle	\$317.50	\$338.10
12	Breakdown vehicle	\$1,222.80	1,302.20
14	Miscellaneous vehicle	\$704.70	\$750.50
15	Primary producer's tractor	\$704.70	\$750.50
16	Mobile crane	\$1,221.00	1,300.30
17	Trader's Plate to be attached to a motorcycle	\$161.90	\$172.40
18	Trader's Plate to be attached to a motor vehicle other than a motorcycle	\$161.90	\$172.40
18D	Trader's Plate to be attached to a registrable vehicle other than a motor vehicle	\$161.90	\$172.40
19	Veteran vehicle	\$41.20	\$43.80
20	Vintage vehicle	\$41.20	\$43.80
21	Historic vehicle	\$41.20	\$43.80
22	Ambulance	\$709.10	\$755.10
23	Police vehicle	\$1,109.80	1,181.90
24	Modified historic vehicle	\$54.60	\$58.10
25A	Rideshare vehicle	\$1,589.50	1,692.80
25B	Personal Share Vehicle	\$1,589.50	1,692.80
26	Light Rail Vehicle	\$5,086.40	5,417.00

¹ Entitlement to an ITC means an entitlement to an input tax credit for the MAI premium for an MAI policy. Previously referred to as 'Private (Nil ITC)' or 'Business Use (ITC)'.