

AMI motor report.

Issue 2. November 2026

Contents

About this issue	1
Foreword	2
Vehicle claims snapshot	3
EV and hybrid adoption	8
Driver safety	11
Road trip ready	14



About this issue

For over a century, AMI has stood alongside New Zealanders – not just as one of the country's most trusted motor insurers, but as a leading general insurer committed to protecting what matters most.

From insuring one of New Zealand's earliest motor vehicles to supporting thousands of drivers from Cape Reinga to Bluff today, AMI has been a long time advocate for road safety and insurance cover. Its support extends beyond insurance through services like AMI MotorHub and AMI Roadside Rescue, helping New Zealanders get their cars back on the road and on with their lives.

Using insurance data, AMI's annual private motor vehicle report offers a data-rich snapshot of driving behaviour and road safety concerns in New Zealand.

This edition explores how changing vehicle technology, fuel prices, consumer preferences and more vehicle choice than ever before are reshaping New Zealand's vehicle fleet. From the growing popularity of EVs and hybrids to the rapid arrival of new vehicle brands and increasing interest in advanced safety technology, AMI asked customers about their driving habits, vehicle ownership decisions and attitudes towards the future of motoring.
The report also examines claims trends, roadside assistance events and what New Zealanders value most when choosing and caring for their vehicles.

About the data

This report covers the years 2022 to 2026, aligned to the seasonal cycle from spring through to winter. Infographics and data visuals are labelled by the year in which the reporting period ends. For example, '2026' refers to data from 1 September 2025 to 31 August 2026.

Customer research

The customer survey data in this report is drawn from AMI's Your Voice Customer Research Panel, via a quarterly Omnibus Survey. Responses were collected during September 2025, with a nationwide sample of 821 customers.

Claims & policy

AMI is an insurance brand of IAG New Zealand. The claims and policy data in this report is derived from the private motor vehicle insurance portfolios for all the brands that IAG New Zealand trades under: AMI, State, NZI, Lumley and Lantern, as well as the insurance products of BNZ, ASB, Westpac, and the Co-operative Bank.

Hub Services

Data from AMI MotorHub and AMI Roadside Rescue services is based on service records from 1 September 2024 to 31 August 2026.





Higher fuel prices aren't keeping New Zealanders off the road, but they are changing what they're driving.

This year's AMI Motor Report shows that despite rising fuel costs, AMI experienced one of its busiest years yet, with Roadside Rescue callouts up 42%, motor claims increasing 3%, and a record number of private motor vehicle policies issued.

New Zealand motorists are adapting to changing conditions, new technologies and greater vehicle choice. Rising fuel prices contributed to record growth in EV and hybrid uptake among AMI customers, while almost half of customers said they had considered switching from a petrol or diesel vehicle. Today, one in four vehicles coming through AMI MotorHub sites is an EV or hybrid.

We're also seeing encouraging signs for road safety. Collision claims have continued to decline and are now more than 12% below their 2023 peak, when there was a post-pandemic travel boom. At the same time, advanced driver assistance systems (ADAS) are becoming more mainstream, helping more drivers avoid common collisions. Customer confidence in these systems has nearly doubled in just one year, with 65% of customers saying they'd choose a vehicle with ADAS in their next car, up from 34% last year.

It's an exciting time to be on New Zealand's roads. Vehicle technology is advancing rapidly, consumer preferences are evolving, and a new generation of motorists is beginning its driving journey. At AMI, we're already seeing Generation Alpha make its first vehicle choices, offering an early glimpse into the future of motoring.

We hope this report provides valuable insights into how New Zealanders are travelling today and the trends shaping road safety.

Dean MacGregor

AMI Executive General Manager Hub Services

Motor claims overview

It was a busy year on New Zealand roads, with more AMI private motor vehicle policies issued than ever before, and more than 242,000 claims lodged throughout the year.

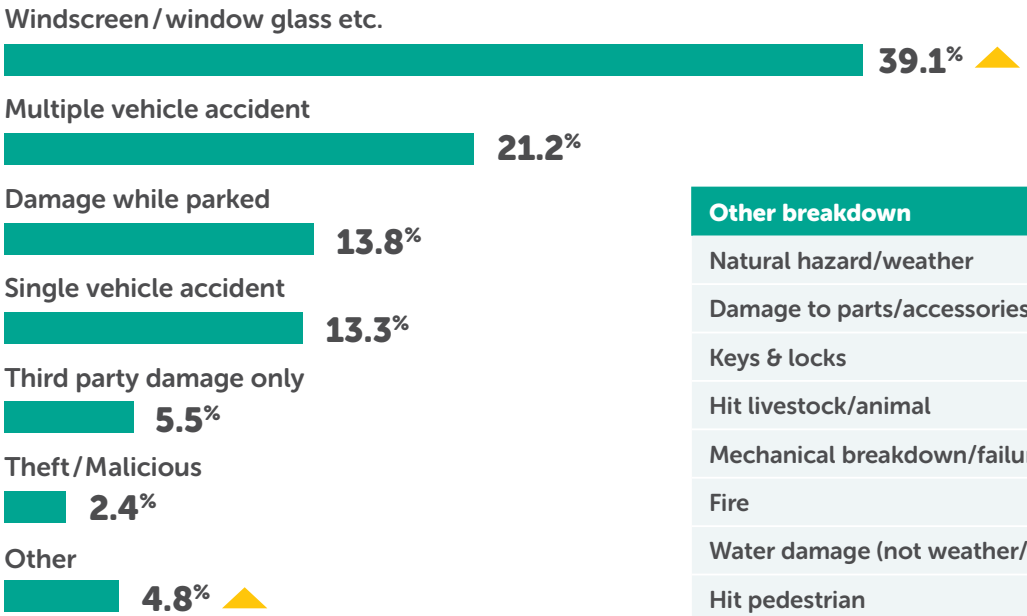
Our teams supported an average of 660 customer car claims every day.

Weather-related claims increased the most compared with 2025, followed by windscreen claims and claims involving damage to keys and locks.

A slight rise in attempted vehicle theft-related damage led to an increase in key and lock damage claims.

Unfortunately, pedestrian-related incidents also increased year-on-year, highlighting the importance of slowing down and staying alert in populated areas where pedestrians and vehicles share the road.

Loss causes



Note: Arrows indicate movement from 2025.

Other breakdown	
Natural hazard/weather ▲	1.5%
Damage to parts/accessories only	1.4%
Keys & locks ▲	1%
Hit livestock/animal	0.4%
Mechanical breakdown/failure	0.2%
Fire	0.1%
Water damage (not weather/natural disaster)	0.1%
Hit pedestrian ▲	0.1%

Claim frequency

2025

235,480 claims

25.9 claims per 100 policies

2026

242,358 claims

26.3 claims per 100 policies

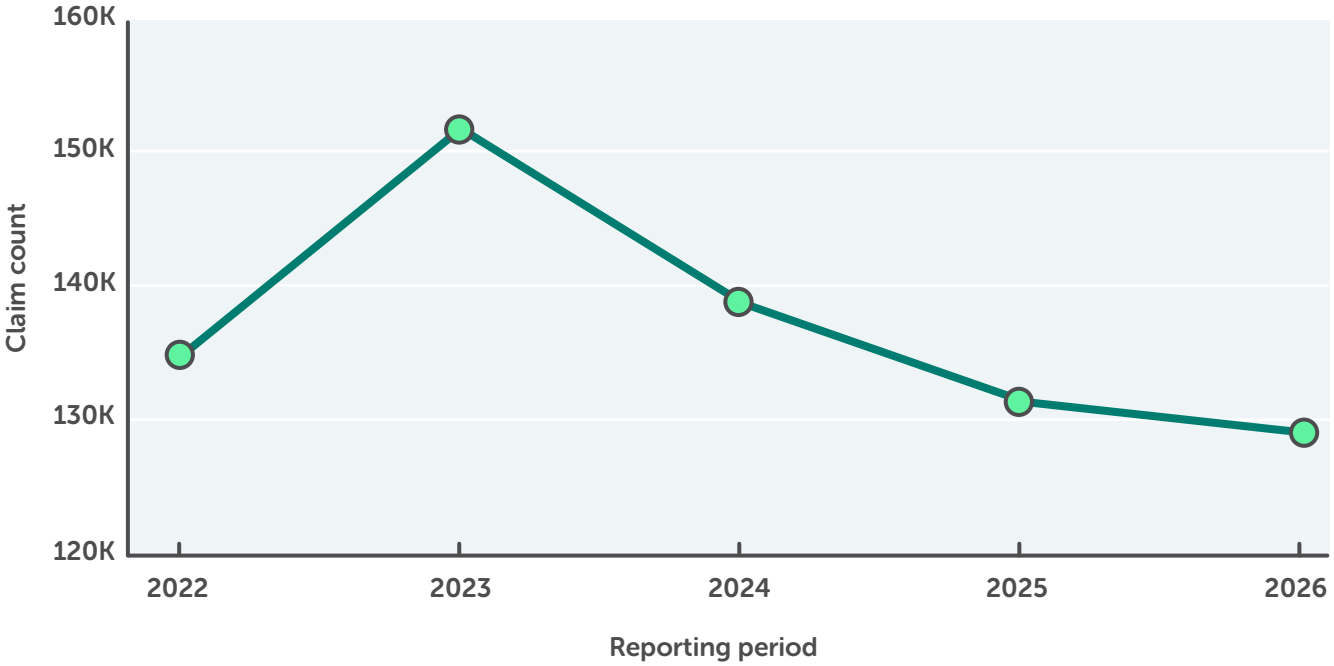


Motor claims increased by 3% year-on-year.

Collisions

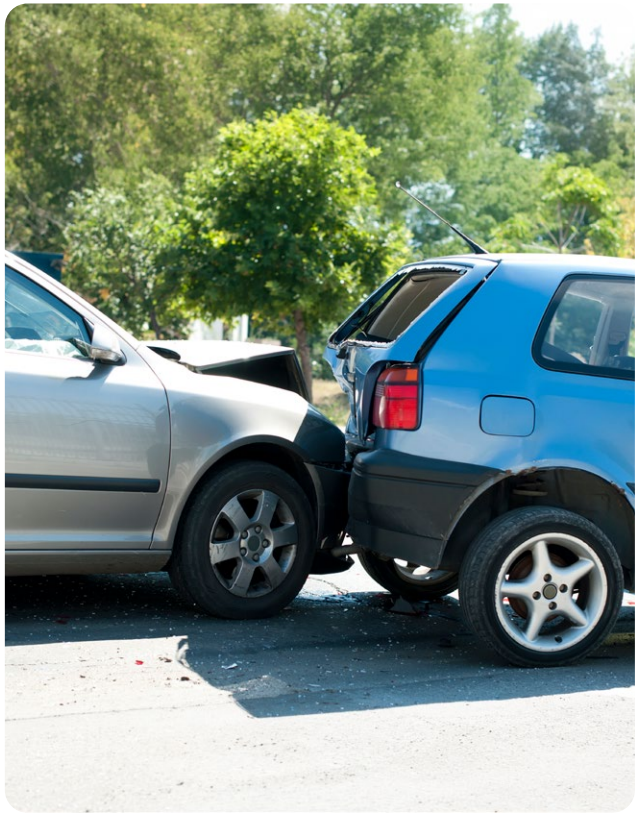
Collisions decreased by 1,906 claims (1.4%) in 2026 compared with 2025.

Since peaking in 2023, amid a post-pandemic rebound in travel and road use, collision claims have declined year-on-year. With more customers driving newer vehicles than ever before, we're seeing the benefits of evolving in-vehicle safety systems, also known as Advanced Driver Assistance Systems (ADAS)[1], playing their part to prevent collisions.



Note: This includes all claims for incidents occurring between 1 September and 31 August, including claims lodged after 31 August for incidents that occurred during that period.

Dashboard detail:
We define collisions as accidents involving multiple vehicles, damage incurred while parked, single-vehicle accidents, accidents caused by a third party, collisions with livestock or other animals, and collisions involving pedestrians.

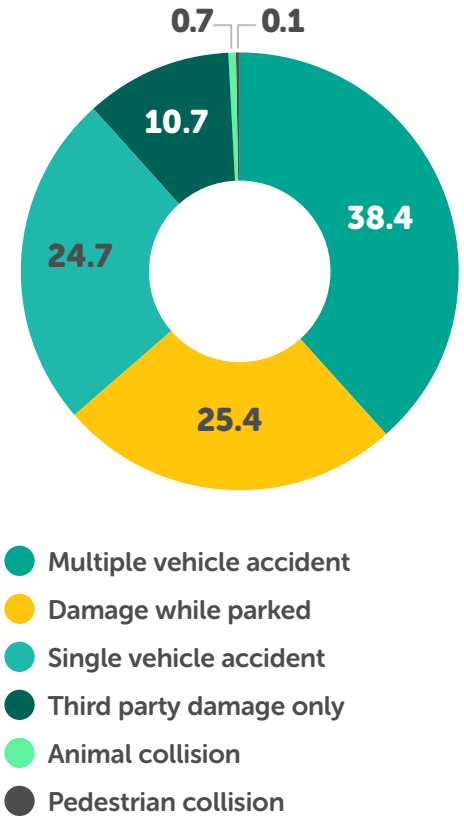


1. AMI Motor Report November 2025. *Drivers embrace ADAS as collision claims drop.* Retrieved from: https://www.ami.co.nz/hub/driving/nov-2025-motor-report

Collisions

Four in every 10 collision claims involved multiple vehicles, making multi-vehicle accidents the most common collision type in 2026. Damage to vehicles while parked was the second most common collision category, highlighting the importance of mindful parking.

Collision claim loss causes



With many New Zealand streets narrow and heavily used, drivers can help reduce the risk of damage by choosing:

- ✅ **Wider parking spaces where possible.**
- ✅ **Folding in wing mirrors.**
- ✅ **Parking close to the kerb.**
- ✅ **Avoiding parking opposite another vehicle where it restricts two-way traffic flow on busy streets.**

34,493

Collision repairs completed

+3.5% compared with 2025

ami MotorHub



Vehicle claims snapshot

Peak collision times

Collisions increased the most at night, between 10pm and 6am with Friday being the most common day for accidents. Collisions remain at their peak during the afternoon school run and after-work commute, from 2pm to 6pm.

Time period	Collision claims 2026	Percentage change on 2025
Morning (6am - 10am)	22226	-2.9%
Midday (10am - 2pm)	42352	-0.7%
Afternoon (2pm - 6pm)	43537	-2.6%
Evening (6pm - 10pm)	17005	-0.4%
Night (10pm - 6am)	7379	3.9%



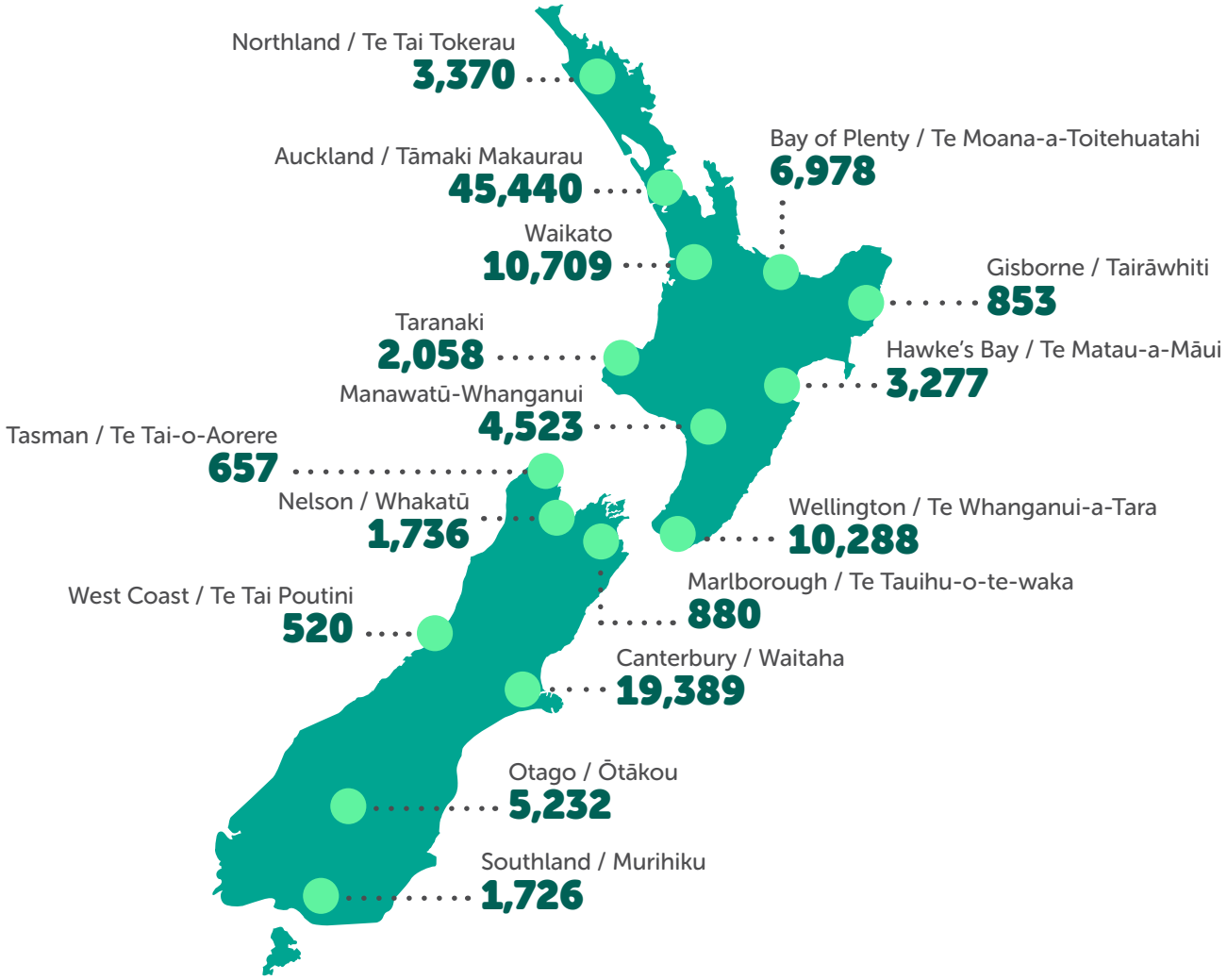
New Zealand's top 10 collision hotspots

For another year running, we've mapped out the nation's top 10 collision hotspots – right down to the exact street location.

Interestingly, one of Christchurch's busiest arterial routes, Riccarton Road, made its debut in this year's top 10 list, giving Christchurch two locations in the chart.

1	Auckland	Great South Road	
2	Auckland	Great North Road	▲
3	Auckland	Central Auckland*	▲
4	Christchurch	Riccarton Road	▲
5	Auckland	Ti Rakau Drive	▼
6	Auckland	Dominion Road	
7	Auckland	Manukau Road	▼
8	Auckland	Lincoln Road	▼
9	Christchurch	Moorhouse Avenue	
10	Auckland	Don McKinnon Drive	▼

*Several Auckland CBD accidents could not be assigned street locations due to incidents occurring at intersections or corner locations.
Arrows indicate movement from 2025.



Note: Collision claims without any regional data where the loss event occurred are not included.

Fuel prices drive interest in fuel-efficient vehicles

Earlier in the year, conflict in the Middle East contributed to higher global fuel prices, prompting many New Zealanders to look for ways to reduce their motoring costs.

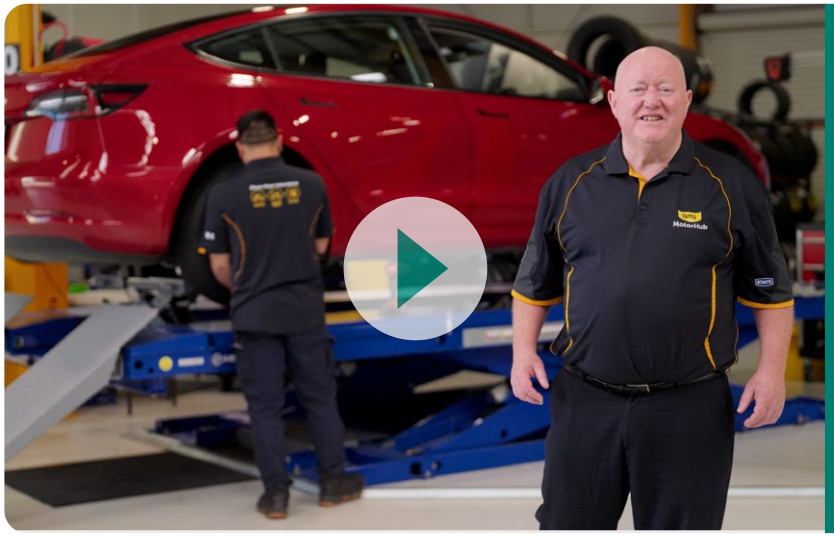
With petrol and diesel prices exceeding $3 per litre, we asked customers whether they would consider switching to an EV or hybrid vehicle. Nearly half (47%) said they had considered making the switch, with economics, rather than tech and sustainability factors, driving their decision.

Fuel savings were the strongest motivator, with almost 60% citing fuel costs as the main reason they would consider an EV or hybrid.

When thinking about their next vehicle purchase, customers ranked fuel efficiency as the second most important factor after price.

While 44% said they would be comfortable buying a vehicle from a brand new to New Zealand, repair confidence remains a key consideration. More than eight in 10 customers (84%) said parts availability and repair costs would influence their purchasing decision.

The findings suggest New Zealanders are increasingly focused on affordability, weighing fuel savings alongside long-term ownership and repair costs when choosing their next vehicle. With more vehicle brands and models to choose from than ever before, brand loyalty appears to take a back seat, with just 33% of customers unlikely to consider another brand.

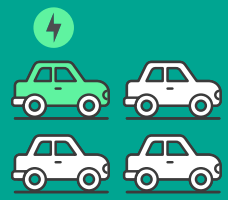


It's a great time to be in the market for an EV or hybrid, with real economic, sustainability and safety benefits to making the switch.

AMI MotorHub CEO Gary Geeves and Specialist Technician Antony Tansey discuss what they're seeing in the workshop.

ami MotorHub

One in every four vehicles



that come through AMI MotorHubs are EV or hybrid.

Up 15% on the year prior.



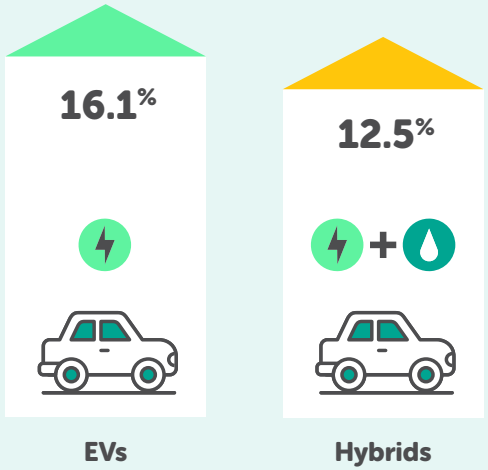
EV and hybrid ownership at record highs

EVs and hybrids increased from just 2.2% of the nation's insured private motor vehicle fleet in 2020 to 13% in 2026.

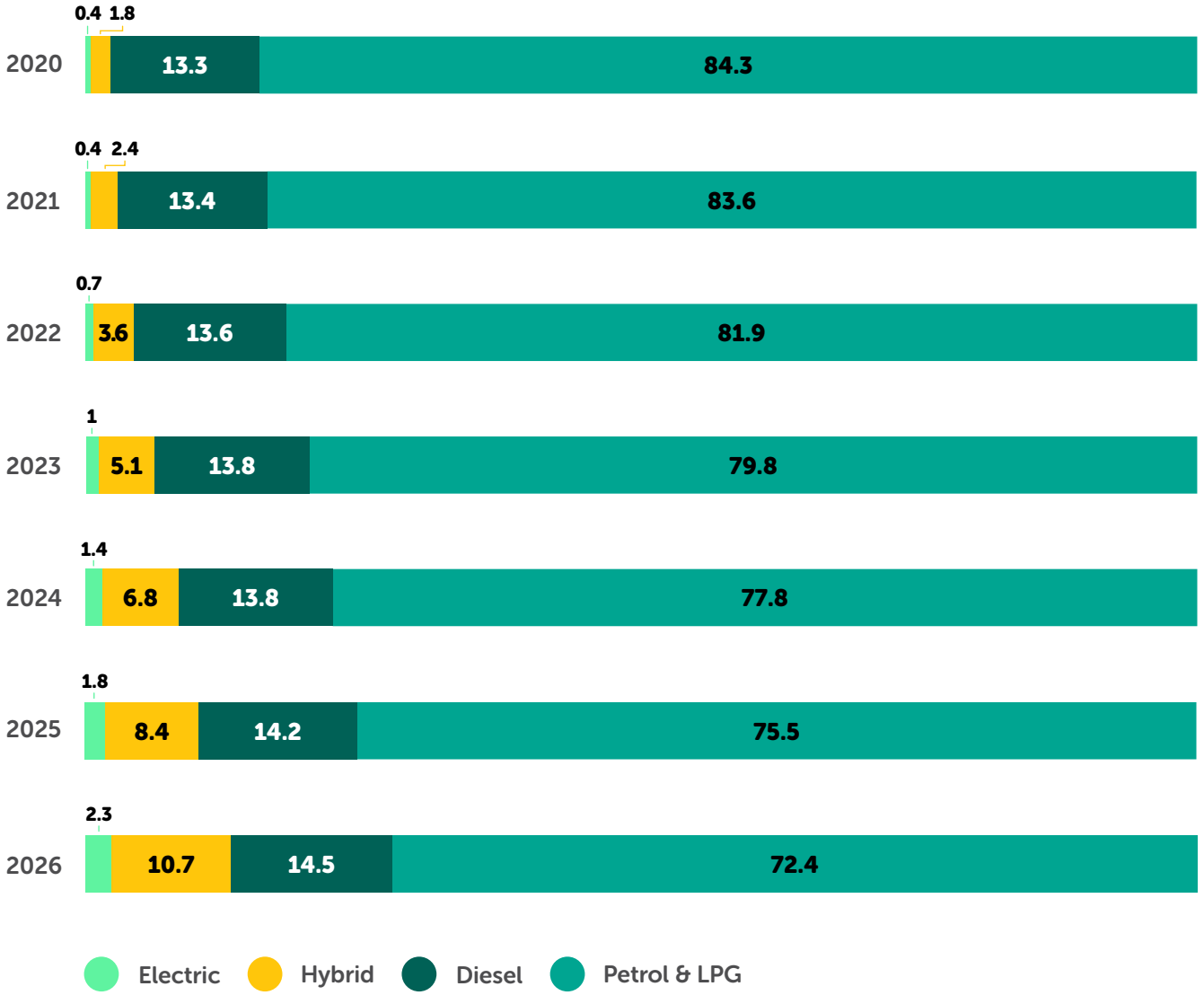
The New Zealand Clean Car Discount ran from 1 July 2021 to 31 December 2023, incentivised drivers to make the switch.

This year, as fuel prices increased, we saw the biggest spike in EV ownership in six years.

EV policy uptake increased a record 16% between March and August 2026.



Policy overview by engine type



Making the switch to an EV can be another way to help protect the environment

We've outlined some key benefits below:

- **Lower carbon emissions**
  EVs emit 90% less CO_2 than an equivalent petrol vehicle when being driven in New Zealand because of our highly renewable electricity grid.[2]
- **No tailpipe emissions**
  Helping reduce air pollution in the communities where we live and work.
- **Recovering energy on the move**
  Regenerative braking is a system found in many EVs that helps slow the vehicle while capturing energy that would otherwise be lost during braking. This energy is converted into electricity and fed back into the vehicle's battery, where it can be stored and used later to help power the vehicle.
- **Lower running costs**
  Charging at home or work can help make lower-emission travel more affordable.

AMI customers' top 10 insured EVs			
1	Nissan Leaf	6	MG MG4
2	Tesla Model Y	7	Polestar 2
3	Tesla Model 3	8	Kia EV6
4	BYD ATTO 3	9	Hyundai Kona
5	MG ZS EV	10	Kia Niro

2. Energy Efficiency and Conservation Authority (EECA). *Benefits of Electric Vehicles.* Retrieved from: https://www.eeca.govt.nz/for-homes/vehicles/benefits-of-electric-vehicles/



ADAS

Advanced Driver Assistance Systems (ADAS) are becoming increasingly mainstream in New Zealand, driven by growing interest in newer vehicles which are equipped with advanced safety technology. For the second year running, we asked our customers what they thought about ADAS.

Improved safety through collision avoidance was rated as the biggest benefit, highlighting the value drivers place on assistance technology.

ADAS interest and demand has increased:

2026 **65%** **likely to have ADAS in their next vehicle.**

2025 **34%** **likely to have ADAS in their next vehicle.**

The most commonly cited concerns in both countries are:

Over-reliance on technology / Loss of driver control / A false sense of security

However, New Zealanders are becoming more accepting of the technology overall. Across the key concerns measured, average concern levels fell from 32% in 2025 to 28% in 2026, indicating growing familiarity and confidence as ADAS systems become more common on New Zealand roads.

Intrusive alerts are the biggest factor in drivers disabling ADAS:



In NZ, **32%** drivers of ADAS-fitted vehicles turn these features off on a regular basis.



In AU, **almost half** of drivers of ADAS-fitted vehicles currently turn these features off on a regular basis*[3]

While interest in ADAS is growing in New Zealand, Australian drivers appear more confident using the technology. Of those drivers who keep all ADAS enabled:



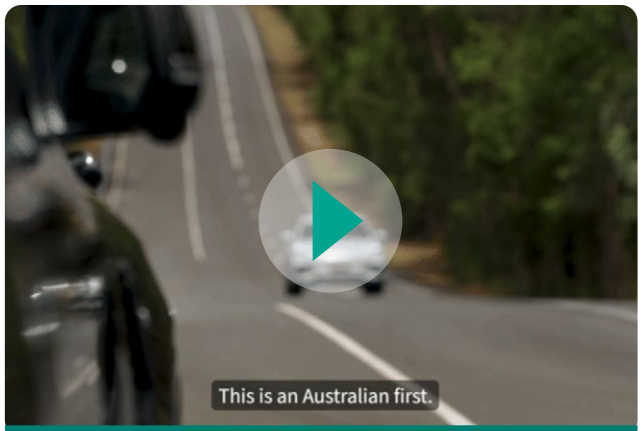
40% of New Zealanders use ADAS often / always



74% of Australians use ADAS often / always



Dashboard detail:
ADAS stands for Advanced Driver Assistance Systems. It is a collection of technologies that help drivers drive more safely by using cameras, sensors, radar and software to monitor the vehicle and its surroundings.



Watch: One in five road casualties could be prevented through greater trust in smart-car safety tech.

Scan to watch

3. IAG Driving Safer Outcomes Report, August 2026. Retrieved from: One in five road casualties could be prevented through greater trust in smart-car safety tech.

ADAS

Research commissioned by Waka Kotahi NZ Transport Agency (Research Report 691)[4] highlights that technologies such as Autonomous Emergency Braking (AEB), Lane Keep Assist (LKA), and Intelligent Speed Assist (ISA) have strong potential to reduce crash rates and severity when widely adopted. The report also notes that AEB's impact is recognised internationally, with studies showing up to a 43% reduction in front-to-rear crashes and a 55% reduction in serious injuries.

When we asked customers about ADAS, those with these systems in their vehicles were more likely to report safety benefits than customers without them.

	With ADAS	Without ADAS
Improved safety e.g. collision avoidance	72%	59%
Lower accident risk	46%	35%
Reduced parking stress	38%	34%
Cruise control	40%	20%
Support for older or less confident drivers	24%	27%
Assistance in busy traffic	20%	24%

Transport safety experts across Australia and New Zealand continue to advocate for the widespread adoption of Advanced Driver Assistance Systems (ADAS) in new vehicles.[5]

Key systems include:



Lane Keep Assist (LKA)

- Helps keep the vehicle centred in its lane.
- If the vehicle begins to drift out of its lane, the system alerts the driver and can provide gentle steering assistance to help guide it back.



Rear Cross Traffic Alert (RCTA)

- Warns of approaching traffic when reversing.
- When backing out of a driveway or parking space, the system can detect approaching vehicles and alert the driver to potential hazards behind the vehicle.



Blind Spot Monitoring (BSM)

- Helps detect vehicles that may not be visible to the driver.
- Sensors monitor areas beside and behind the vehicle and provide a visual alert when a vehicle is detected in the blind spot.



Autonomous Emergency Braking (Front AEB & Rear AEB)

- Can automatically brake if a collision risk is detected front and rear of the vehicle.
- The system monitors the road ahead and behind and, if a likely collision is identified, can apply the brakes to help avoid or reduce the severity of a crash.

4. Waka Kotahi NZ Transport Agency, Research Report 691, 2022. RR 691. *Use of in-vehicle technologies to assist with and encourage safe and efficient driving behaviour.* Retrieved from: https://www.nzta.govt.nz/assets/resources/research/reports/691/691-use-of-in-vehicle-technologies-to-assist-with-and-encourage-safe-and-efficient-driving-behaviour.pdf

5. IAG Driving Safer Outcomes Report, August 2026. Retrieved from: One in five road casualties could be prevented through greater trust in smart-car safety tech.

ADAS

After a collision repair, ADAS need to be calibrated to ensure cameras, sensors and radar can accurately detect hazards and respond appropriately.

At AMI MotorHubs around the country:

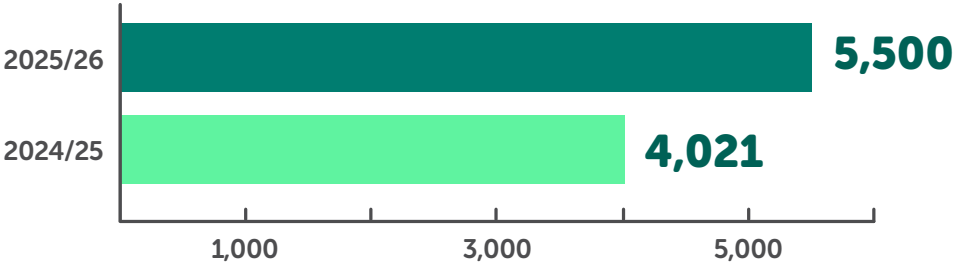
15.9%
of completed collision repairs had recorded ADAS work

+36.8%
growth in recorded ADAS jobs compared with the previous year

+2.5%
growth in completed collision repairs over the same period

AMI MotorHub technicians carried out ADAS calibration or recalibration on 5,500 completed collision repairs in 2026, up from 4,021 in the previous year.

ADAS calibrations





AMI MotorHub's ADAS team is growing

With 10 ADAS-trained technicians now based across the country, the team has grown from six specialists in 2025. As more vehicles arrive in New Zealand equipped with advanced safety systems, calibration demand is expected to increase from around 15% of collision repairs today to more than 40% within two years.

Building the next generation

Becoming fully proficient in ADAS calibration can take three to five years of training and hands-on experience as a collision repair technician. To help meet future demand, AMI MotorHub currently has 47 apprentices developing their skills across collision repair sites nationwide.

AMI Grab A Deal – Exclusive Deals for AMI Customers

Recently, we launched **AMI Grab-a-Deal**, **giving AMI customers access to exclusive offers from AMI MotorHub**. The offers are designed to provide additional value across things like vehicle servicing and WoFs, helping customers reduce some of the everyday costs associated with looking after their car. AMI Grab-a-Deal is currently available at participating AMI MotorHub locations in Auckland, Hamilton, Wellington and Christchurch. https://amigrabadeal.co.nz/

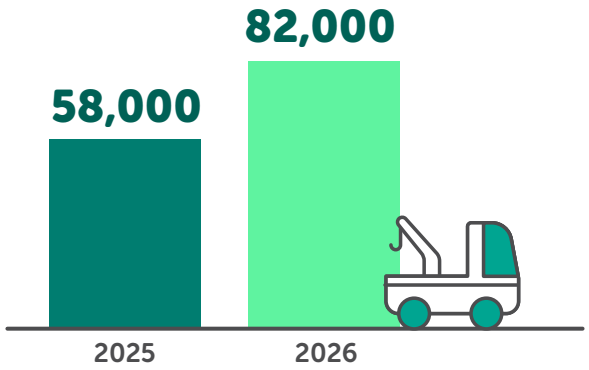
ami grab a deal

Preparing for a summer road trip

As road trip season ramps up, AMI Roadside Rescue is gearing up to help holidaymakers through any car troubles they might encounter.

In the last 12 months, the crew attended a record 82,000 roadside rescues – a near 42% increase on the previous year, when 58,000 rescues were recorded.

Of these, 43,219 were battery-related breakdowns, meaning battery issues accounted for more than half of all roadside assistance events.



The top three causes of callouts

1. **Battery (52%)**
2. **Mechanical faults (19%)**
3. **Tyres (14%)**

Get road trip ready with a FREE 11-point CarCare check.

BOOK NOW

Before you head away this summer, let AMI MotorHub give your car a FREE 11-point CarCare check. Book with promo code FREECHECK and you'll also be in to win a Premium service worth $379. Completed by 26 February 2027 at participating AMI MotorHub locations*.

ami MotorHub
All welcome

*T&C's apply: https://amihubservices.co.nz/motorhub/road-trip-ready-terms

Get road trip ready

A few simple checks before you travel can help avoid unexpected breakdowns and keep your journey running smoothly:

- **Check your battery**. If your vehicle has been slow to start or the battery is several years old, get it tested before a long trip.
- **Inspect your tyres**, including tread depth and tyre pressure, and don't forget to check that your spare tyre is in good condition and ready to use if needed.
- **Top up essential fluids** and investigate any warning lights before you leave.
- **Plan charging and fuel stops:** If you're driving an EV, start with a full charge and plan your charging stops ahead of time, especially on longer journeys.
- **Allow extra time** during peak travel periods, when roads and charging stations can be busier.

Road trip ready

Other considerations for the journey

- Travel early or late in the day if you can.
- Visit the Journey Planner website provided by Waka Kotahi for traffic updates before you leave and be prepared for delays: www.journeys.nzta.govt.nz/journey-planner
- Choose the best travel route – sometimes the quickest isn't the most enjoyable.
- Check the weather conditions before setting off and plan accordingly.
- Stay fresh and alert. Plan regular breaks – especially on trips over two hours, and never drive tired. Bring a bottle of cold water to stay hydrated and help prevent brain fog.
- Make sure everyone is safely restrained, including pets, and that luggage is secure to avoid distractions while driving.

You may also like to note down AMI's Roadside Rescue number – even if you're not a member, you can still call AMI Roadside Rescue for help when you're stuck.

ami Roadside Rescue
0800 800 802



AMI Driver Reviver events

During the Christmas and New Year period, AMI sees a 30% increase in driver fatigue-related collision claims. With the end-of-year rush and busy holiday schedules, drivers' risk mindset can fade, placing importance on staying alert and aware on the road.

If you're travelling along New Zealand's major routes this summer and spot the AMI flag and gazebo, stop in for a free snack or barista-made coffee from our BBQ trailer and coffee cart. Relax on a bean bag or chat with the team about ways to manage driver fatigue.

AMI Driver Reviver event locations

Uretiti (Northland)
Layby area to the left of the northbound lane
18 December 11am-3pm
29 January 11am-3pm

Kawatiri Junction (West Coast)
Rest area
17 December 1pm-4pm

Fairlie (Canterbury)
Grass verge off SH8 between
Mt Cook Road & Denmark Street
22 & 23 December 11am-2pm



Dashboard detail: AMI runs Driver Reviver events in partnership with a wide range of road safety experts and community organisations including New Zealand Police, Fire and Emergency New Zealand, Waka Kotahi NZ Transport Agency and Hato Hone St John, as well as local councils and food rescue groups. Together, they raise awareness about driver fatigue, encourage safe driving habits, and provide a free welcoming pit stop for travellers to rest and recharge.



On your side