



SUNCORP NEW ZEALAND

From data to decision-making

Helping New Zealanders
make better decisions
about natural hazard risk



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Our goal

To build a more resilient New Zealand by helping people access, understand and act on natural hazard risk information.

New Zealand has no shortage of natural hazard data. The challenge is ensuring people can find it, understand it and use it when making important decisions.

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From data to decision-making

THE GAP

1

Many New Zealanders don't know where to find trusted natural hazard information.

2

Natural hazard information can be difficult to interpret and apply to real-world decisions.

3

Homeowners and property buyers assume that if a development is consented, the land is safe and insurable.

4

Natural hazard risk and insurance have traditionally been low priority when purchasing a home.



New Zealanders can easily access all publicly available natural hazard information through a central access point.



New Zealanders can understand natural hazard information and use it to make informed decisions.



New property development is resilient to, or avoids, regular physical damage from natural hazards.



Natural hazard and insurance-risk considerations are integrated into the property-buying journey.

OUR ASPIRATION

Introduction

Natural hazards and climate-related risks are becoming increasingly important considerations for property owners, buyers, lenders and insurers. Flooding, landslips, coastal inundation, sea-level rise, wildfire and earthquakes can affect property values, insurance availability and the long-term resilience of communities.

Yet many New Zealanders are making significant property decisions without access to clear, trusted and easy-to-understand information about these risks.

The issue is not a lack of information. New Zealand already has a growing range of hazard information held by councils, the Natural Hazards Commission, Earth Sciences New Zealand, NZ SeaRise and the private sector. Instead, the challenge is that natural hazard information is fragmented, inconsistent across regions, often difficult to interpret, and typically encountered too late in the property journey. A LIM may arrive after a buyer has become emotionally and financially invested in a property. Insurance is often treated as a settlement requirement rather than an important indicator of risk. While banks require proof of insurance, borrowers may have little understanding of how insurance availability, affordability and terms could change as climate-related risks increase.

Public policy over successive governments has moved in the right direction. Flood modelling standards, spatial planning reforms, and the commitment to a National Flood Map all represent meaningful progress.

But better data does not automatically lead to better decisions. Recent research commissioned by Suncorp New Zealand makes clear that information must be accessible, understandable and actionable if it is to influence behaviour.

This is the missing link in the resilience puzzle.

Suncorp New Zealand is advocating for a practical, staged policy package centred on one key principle:

Building resilience starts with informed decisions. To grow resilience over time, New Zealanders need to know about, understand, trust, and act on natural hazard and insurance risk information.





What the research tells us

The policy goal should be that every buyer, borrower, and owner can access, understand and use material natural hazard and insurance-risk information when making property resilience decisions.

New Zealanders want better access to hazard information

82% agree that information about natural hazard risks should be easily available for properties, while 89% are interested in improved access.

Confidence exceeds understanding

78% of homeowners feel confident assessing property risk, yet many still rely on basic checks, local knowledge, assumptions or informal advice rather than formal hazard data.

Information is fragmented and difficult to find

Only 57% of homeowners considered natural hazard information when buying their most recent home, while 28% did not know where to find it and 20% did not know what information was available.

Technical language creates confusion

Only 52% correctly understood that a “1-in-100-year flood” means a 1% chance in any given year, and many found terms like AEP and ARI difficult to interpret.

Key sources are underused

Council information and LIMs are the most commonly used sources, but only 24% checked the Natural Hazards Commission and fewer than 10% used EarthSciences or NZ SeaRise.

Risk information is being considered too late

Natural hazard risk and insurance cost or availability ranked behind other purchasing factors, with only 54% and 47% respectively rating them as very important.

There is strong support for action

85% are interested in learning how to use hazard data, 75% want information proactively sent to them, and 77% believe insurance will be affected without national adaptation efforts.

Overview of current tools

Council hazard maps	Land Information Memorandum (LIM)
Most Councils have local information on hazards like flooding, coastal inundation, tsunami risk and other hazards.	Address-level details of Council information about a property. Since 1 July, LIMs are required to include known information about existing or potential natural hazards.
Title	Council property file
Property titles will show whether there are any section notices on the property that may indicate the presence of a hazard or affect insurance cover for natural hazards (e.g. section 72 notices).	Council files may contain more information on a property that isn't on a LIM or public map, and may include information like exact stormwater and drainage plans and consent applications.
Natural Hazards Portal – Toka Tu Ake	Earth Sciences NZ
Address-level portal to see whether a property has had an NHC/EQC claim since 1997. Contains links to council hazard information and some home-buying checklists and guidance.	Holds information previously held by GNS Science and NIWA, including: - National-scale flood hazard map (for 1% AEP flooding) under different warming scenarios. - National-scale active fault data. - National-scale map of historical landslide data.
NZ SeaRise	Professional assessments
A sea-level mapping tool, which contains projected sea level rise under different climate change scenarios. Developed as part of a government-funded research programme.	If Council maps, LIMs or other general checks indicate an issue, professional assessments (for example geotechnical assessments) could provide more information on how severe a risk is and what could be done to mitigate it.
getready.govt.nz	settled.govt.nz
National Emergency Management Agency's website on emergency preparedness. Contains limited tips for preparing your home for disasters.	Contains some information on natural hazards for home-buyers, including what hazards to consider.
Insurers	National Flood Map
Whether you can easily obtain insurance quotes and at what price may be an indication of issues with a property, including natural hazards. Some insurers may provide high level risk ratings.	Not yet published. Intended to unify existing flood information from councils in one place and fill gaps with new national modelling.

Limitations in the current system

- 1 Natural hazard information is not consistently available at key decision-making moments.
- 2 Information is fragmented across multiple sources.
- 3 Technical risk language can be difficult for households to understand and apply.
- 4 Property, lending and insurance processes are not well connected.
- 5 Insurance pricing and availability are being used as a proxy for climate risk.
- 6 There are disincentives to disclosing natural hazard information where it may affect property values or transactions.
- 7 There is no clear pathway for property owners or purchasers to seek further advice when a potential hazard risk is identified.

1 New Zealanders can easily access all available natural hazard information through a central access point

While existing sources of natural hazard information provide valuable insights, they can be difficult to navigate and are spread across multiple platforms. The National Flood Map is an important step forward, but there is an opportunity to build on this foundation and create a single, trusted access point for natural hazard information.

Research findings

- When purchasing a home, many New Zealanders are not accessing credible sources of hazard information.
- Only 57% of homeowners said they had considered natural hazard information when purchasing their most recent home.
- While 59% of people used council information (including LIMs), only 24% checked property information with the Natural Hazard Commission, and fewer than 10% accessed information from EarthScience, NZ SeaRise. In addition, 28% did not know where to find hazard information, and 20% didn't know what information was available.
- Almost nine in ten respondents (89%) were interested in improved access to natural hazard information.
- Without a trusted starting point, buyers are left to navigate multiple sources of information – from council maps and LIMs to NHC and NIWA data, and informal local knowledge – increasing the risk that material hazard information is overlooked or misunderstood before a purchasing decision is made.

Recommendations

- 1 | Expand the New Zealand Flood Map into a broader, all-hazards property risk platform that serves as a central access point for natural hazard information.
- 2 | Integrate, or provide clear links to, existing sources of hazard information, including council hazard maps, NIWA data and other authoritative datasets.
- 3 | Ensure information is fit for purpose, presented in plain language, and provides homeowners and prospective buyers with the level of detail needed to make informed decisions.
- 4 | Require a concise, plain-English statement for residential property transactions, available before an offer becomes unconditional and where practical, before auction bidding.

2 Kiwis can understand natural hazard information and use it to make informed decisions

Access to information is important, but access alone is not enough. To make informed decisions about buying, owning and protecting property, New Zealanders must also be able to understand, interpret and apply natural hazard information. While many New Zealanders feel confident assessing risk, research suggests there are gaps in understanding and a strong appetite for clearer communication and guidance.

Research findings

- Many New Zealanders are confident assessing natural hazard risk, but understanding is often more limited. While 78% of homeowners felt confident assessing property risk, only 52% correctly understood that a “1-in-100-year flood” represents a 1% chance of occurring in any given year.
- Understanding of common hazard terminology is patchy. Across a range of flood-risk questions, between 18% and 29% of respondents were unsure how to interpret key risk concepts.
- Current risk communication is not always helping people make practical decisions. While 83% said they generally understood how councils and insurers communicate risk, 70% agreed that risk information is confusing and difficult to apply in real life.
- Clear communication builds trust and confidence. Ninety-two percent of respondents said they would feel more confident in an organisation that communicated risk clearly, even when the information was negative.
- Many people continue to rely on instinct rather than formal risk information. Nearly half of respondents (49%) said they often rely on gut feeling rather than professional data when making major decisions such as purchasing a home.
- There is strong demand for support to understand and use natural hazard information. Eighty-two percent were interested in learning how to interpret hazard information, while 75% wanted information proactively provided to them.

Recommendations

- 1 | Establish a plain-English natural hazard risk communication standard so there is a consistent national approach to explaining hazard risk to households, including commonly used terms such as “1-in-100-year flood”, AEP and ARI.
- 2 | Develop and publish practical guidance for people who identify potential hazard risks, including where to find further information, who to engage with, and when professional assessments may be appropriate.
- 3 | Apply the communication standard across key consumer touchpoints, including LIMs, council hazard maps, the New Zealand Flood Map, settled.govt.nz, real estate materials, lender checklists and insurer communications.
- 4 | Fund a public education campaign to help New Zealanders understand and use natural hazard information before buying, borrowing, insuring or investing in property resilience.
- 5 | Support the campaign with technical expertise from agencies such as NIWA, GeoNet and the Natural Hazards Commission, ensuring consistent, plain-English guidance is available across key hazards, including flooding, landslips, tsunamis, earthquakes, coastal inundation and sea-level rise.

3 New property development is resilient to, or avoids, regular physical damage from natural hazards

The decisions made about where and how we build today will shape New Zealand's exposure to natural hazards for decades to come. While planning and consenting frameworks are increasingly taking a longer-term view of risk, further improvements are needed to ensure new development supports resilient communities and does not create avoidable future risk.

Research findings

- Many buyers assume that if a development has been consented and built, it is safe and insurable. This can result in too much reliance on the consent process and too little attention to any residual natural hazard risk.
- Planning and consenting frameworks are increasingly taking a longer-term view of risk, but gaps remain. Existing settings continue to focus primarily on risks to life and safety.
- Insurers will continue to adjust to increasing natural hazard costs. Over time, insurance may become more expensive or harder to obtain in areas exposed to frequent natural hazard damage.
- Development in high-risk locations, or development that increases risk for neighbouring properties, can shift future recovery and adaptation costs onto households, businesses and local government.
- Better disclosure is necessary, but it is not sufficient. While better information helps people make informed decisions, it does not address the continued development of homes and infrastructure in areas where risk is already known or increasing.
- The policy goal should be twofold: to help people understand property-level risk and to reduce the future accumulation of avoidable risk through planning, consenting and infrastructure decisions. This will require clearer national direction and better alignment between planning and long-term insurability.

Recommendations

- 1 | The National Direction for Natural Hazards should establish clearer processes and minimum risk tolerances for new development in areas exposed to natural hazards, including when development should be avoided, restricted, protected, accommodated, or subject to additional resilience requirements.
- 2 | The National Direction should explicitly address how development – particularly infill development and intensification – can affect the risk profile of surrounding properties and how those impacts can be managed.
- 3 | Councils should seek greater alignment between their risk methodologies, and insurers' assessment of natural hazard risk, when considering development in hazard-prone areas.
- 4 | Over time, property-level risk information should be better connected to local adaptation plans, infrastructure resilience decisions, risk-reduction funding and managed retreat pathways.
- 5 | Disclosure should be accompanied by practical information about how risk can be reduced and what support, guidance or funding may be available.

4 Natural hazard and insurance-risk considerations are integrated into the home-buying journey

Purchasing a home is one of the most significant financial decisions most New Zealanders will make. Yet natural hazard and insurance risks are not always considered at the point decisions are being made. Integrating hazard and insurance information earlier into the home-buying journey would help ensure buyers can make more informed decisions before committing to a property.

Research findings

- Natural hazard damage and insurance cost and availability ranked only fourth and fifth among home-buying considerations, with just 54% and 47% of respondents respectively rating them as very important.
- Only 57% of homeowners said they considered natural hazard information when purchasing their most recent home.
- The issue is not necessarily a lack of interest. Many buyers do not know what to ask, where to look, or how to interpret the information they find.
- Natural hazard risks are not always actively raised during the sales process, leaving buyers to rely on councils, LIMs, lawyers, local knowledge, online searches, informal advice, or their own assumptions.
- This creates a practical gap in the home-buying journey. Vendors and agents may not be technical hazard experts, and should not be expected to provide engineering, insurance or climate-risk advice.
- The policy objective should be to move natural hazard and insurance risk from a late-stage due diligence exercise to a standard early-stage consideration, supported by clearer disclosure and signposting of authoritative information.

Recommendations

- 1 | The Real Estate Authority, REINZ, the Law Society and the New Zealand Society of Conveyancers should develop practical guidance and CPD on natural hazard and insurance-risk conversations, including standard buyer checklists and signposting to authoritative information sources.
- 2 | For higher-risk properties, lenders should discuss insurance availability, affordability, excesses and exclusions with borrowers.
- 3 | Standard buyer guidance and sale and purchase agreement templates should encourage purchasers to confirm insurance availability and terms before making an offer, bidding at auction or confirming finance.
- 4 | MBIE, the Real Estate Authority and REINZ should review existing guidance to clarify how known material natural hazard risks should be disclosed or signposted during residential property transactions.
- 5 | Information on settled.govt.nz should include clearer pre-purchase prompts, links to authoritative hazard information sources, and guidance on how natural hazard risks may affect insurance and future resale value.
- 6 | While longer-term reforms are considered, government and industry should strengthen existing guidance, buyer checklists and listing prompts so buyers receive clearer and earlier information.

