

New Zealand Wild Weather Tracker

Issue 3 – May 2023



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Contents

Foreword	2
Weather snapshot: September 2022 – February 2023	4
In depth: North Island floods	6
In depth: Cyclone Gabrielle	9
Community research results	12
Climate close up: Heating our homes in winter	15
Community preparedness	16
Emergency checklist	17
Resources and contacts	18



Cover and opposite photo: Cyclone Gabrielle, February 2023.
Esk Valley in Hawke's Bay suffered extensive devastation during
Cyclone Gabrielle. Photos: NZME

“ Claims trends are only relevant when we make use of the insights to protect ourselves from future weather events. **Information and preparation are our best defences.** ”

Amanda Whiting, Chief Executive AMI, State and NZI Insurance



The township of Wairoa was cut off and isolated following Cyclone Gabrielle. Once permitted, we sent a team into the area in a campervan to help locals with their insurance claims. Photo: NZME

In this together

Over the past six months, New Zealanders have experienced two significant storms that have destroyed homes, possessions and livelihoods, and most tragically, cost lives.

I have been able to visit many affected customers and regions and the scale of the damage is immense. In some ways, Cyclone Gabrielle was unique compared to other natural disasters, as its impact was felt across a large part of the North Island, from urban areas to coastal and rural locations, to productive food-producing regions like those in Hawke’s Bay.

As New Zealanders, we are resilient people; but to insurers, legislators and councils, resilience means something else. It means jointly planning, building, maintaining, and protecting environments that enable people to live safely despite the risks that severe weather brings.

We began producing Wild Weather Tracker reports in 2022 to share insurance trends in weather-related property damage and claims. But we are acutely aware of the human impact of these events. Behind every claim is a story. A story that impacted an individual, a family, or even an entire community. And while insurance can help, these storms often incur cultural, personal, or sentimental losses that are irreplaceable.

And so, the other purpose of these Trackers is to help people prepare. Claims trends are only relevant when we make use of the insights to protect ourselves from future weather events. Information and preparation are our best defences.

Continued overleaf...

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Next steps

It is my hope and expectation that out of these tragic events we will see change.

We are actively working with government and industry, and are optimistic that collectively, we will secure an appropriate outcome for New Zealanders.

In the short-term, we need to ensure that people are out of harm's way. In the longer-term, there are a range of solutions that as a country, we need to work on.

We are reiterating our three-step plan, to urgently identify the country's most flood-prone locations, agree to stop building in these places, and to invest in flood protection infrastructure.

Essentially, we need to get better at preparing, responding, and recovering.

We are committed to being here for New Zealanders and determined to contribute to the solution. But at the same time, we urge timely and informed action from decision makers.

This is what we are advocating for on our customers' behalf.

Amanda Whiting,

Chief Executive AMI, State and NZI Insurance

**We make your world a safer place.
Ka haumarū ake i a mātou tō ao.**

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About this issue

This Wild Weather Tracker records insurance claims data for the six-month period from 1 September 2022 – 28 February 2023. The data relates to weather-related claims for all the brands that IAG New Zealand trades under: AMI, State, NZI, NAC, Lumley and Lantern, as well as the insurance products of BNZ, ASB, Westpac and the Co-operative Bank. Toka Tū Ake EQC claims, that we lodge on its behalf, are not included.

The community data presented on pages 10-12 was commissioned from market research agency Ipsos, to uncover New Zealanders' sentiments around changing weather, and how prepared we feel we are. This research was in market in late February 2023, with a nationwide sample of 1,000 people, and has a margin of error of ± 3.1 .



Cyclone Gabrielle hit just as many orchardists were preparing for harvest. Pictured here are kiwifruit vines in Puketapu. Photo: NZME

A summer of storms leads to 402% spike in claims

For those in the north, it has been a summer of intensely damaging storms. In the last six months we recorded 10 storms, and while this is the same amount as the prior comparable period, the intensity of two of these storms was significant.

While January 2023 was Auckland’s wettest on record (in at least the last 170 years), the extreme rain that fell on Friday 27 January was at least a 1-in-200-year event, with a range of factors coming together to create an ‘unparalleled deluge’¹

Then in February, the National Institute of Water and Atmospheric Research (NIWA) named Cyclone Gabrielle one of New Zealand’s worst weather disasters, citing records that showed parts of the North Island received at least 400% of its normal rainfall for the month.

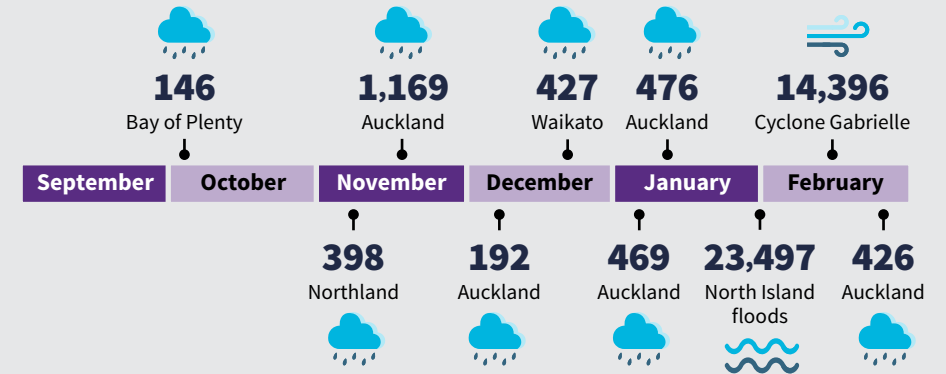
Overall, the entire summer was one for the records – the second wettest summer for the North Island, and conversely, the fifth driest summer for the South Island. In Otago, many areas received less than half their normal summer rainfall, leading to a meteorological drought.²

1 National Institute of Water and Atmospheric Research website, <https://niwa.co.nz/news/auckland-suffers-wettest-month-in-history>

2 National Institute of Water and Atmospheric Research website, <https://niwa.co.nz/news/in-numbers-new-zealands-wild-summer-weather>

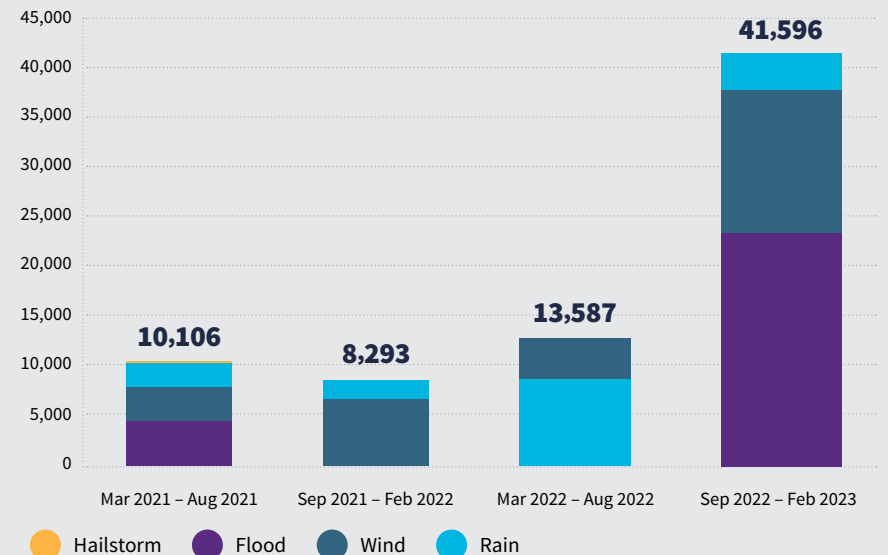
Claims received

Between September 2021 and February 2022, we received 8,293 claims for property damage related to severe weather. Between September 2022 and February 2023, that number leapt to 41,596, with 23,497 of those claims coming from the North Island floods, and 14,396 from Cyclone Gabrielle.³



How the last six months compare

We received 402% more weather claims than the same time last year.



3 Please note, these numbers do not reflect claims that we received outside of this reporting period, which will be captured in the next Wild Weather Tracker. Updated claim numbers for the North Island floods and Cyclone Gabrielle (as of 2 May 2023), can be found in the press release that accompanies this Tracker.

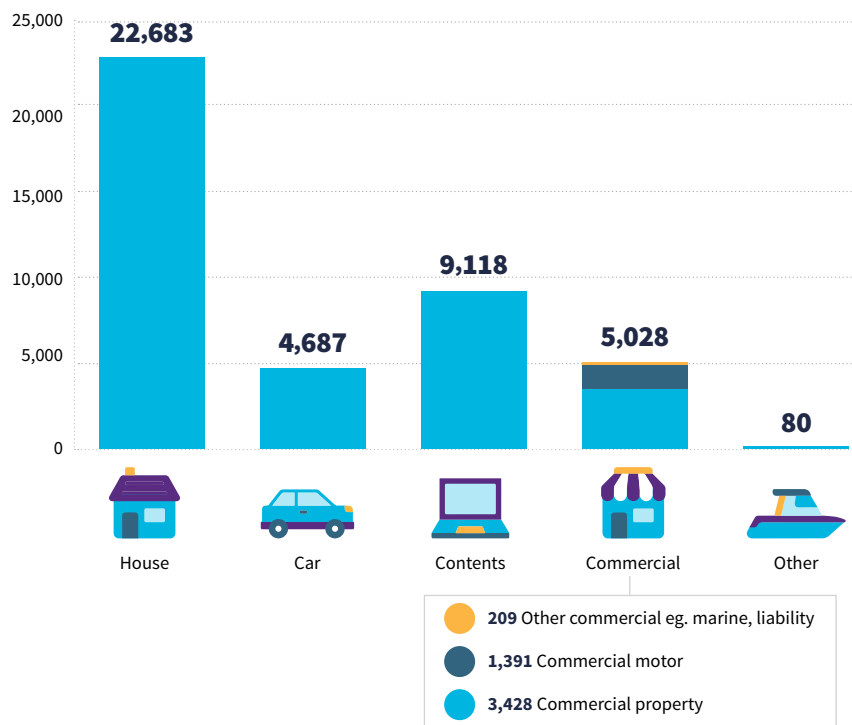
Six-month weather snapshot

September 2022 – February 2023

Insurance policies

House policies made up the majority of weather-related claims between September and February, but there were also significant numbers of claims across contents, motor vehicle and commercial policies too.

The North Island floods and Cyclone Gabrielle caused widespread, significant damage. Many people have been displaced, their homes uninhabitable, and businesses are unable to trade, which has flow-on effects for their employees. In the rural sector, there has been widespread destruction of crops just as harvest time approaches, as well as losses of fences, culverts, accessways, and livestock.



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During the North Island floods, the sheer amount of rain caused dangerous landslips, leaving many homes unsafe. Photo: NZME

North Island floods

On Friday 27 January, severe flooding struck parts of the North Island, particularly Auckland and Northland. A day of consistent rain suddenly turned heavy in the afternoon and caused land slips, flooding and widespread property damage across heavily populated urban areas. Tragically, the floods also resulted in loss of life.

NIWA has described the storm as at least a 1-in-200-year event, with around an entire summer's worth of rain in a single day.⁴ While there were several contributors to the storm's severity, much of the damage was caused by a continuous succession of thunderstorms moving slowly over the region, fed by rare north and north-easterly winds, that together, brought extremely heavy rain.

By the end of February, we had received 23,497 claims for this storm. We are moving at pace to assess and resolve claims, but some will be more complex to resolve than others, especially where there has been extensive land damage, which requires the involvement of a range of technical experts. The sheer volume of claims also means that it will take some time to work through them all.

⁴ National Institute of Water and Atmospheric Research website, <https://niwa.co.nz/news/auckland-suffers-wettest-month-in-history>



The floods hit with devastating speed, catching many Aucklanders unaware. Photo: NZME



We had teams at community hubs as soon as possible, helping people one on one with their insurance claims. Pictured here is Amanda Whiting at the Birkenhead site.

Community hubs

We worked closely with Auckland Council and other partners to attend community pop-in centres, where our customers could come to see us in person about their claims.

We were present at all five community hubs established by the council for the first nine days following the storm. From 12 February, these hubs had to temporarily close due to safety concerns as Cyclone Gabrielle hit the region.

5

Community hubs

(Birkenhead, New Lynn, Three Kings, Westgate, Mangere)

260+

Customers supported

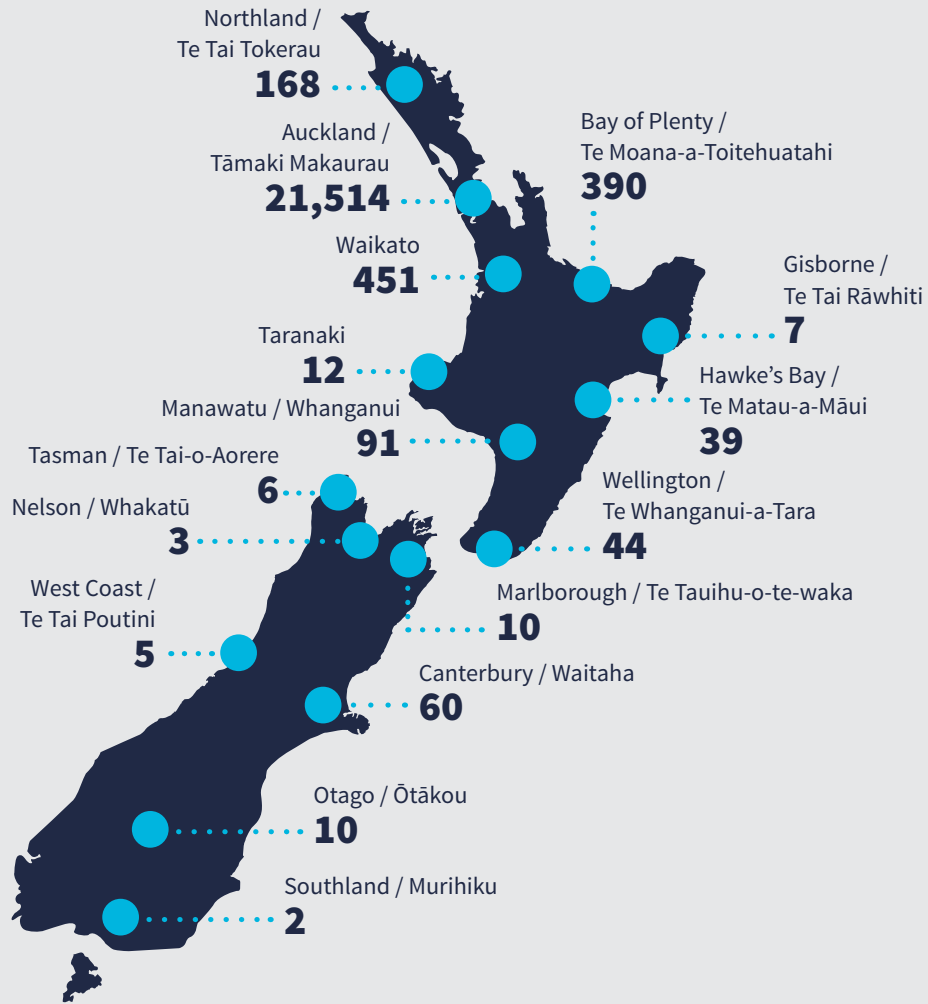
through our community hubs (between 3-11 February)

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Claims received

23,497



We also received 685 other claims related to this event.

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Our property assessors were in homes as soon as possible after the floods, helping to progress customers' claims.



Auckland's Eden Park was heavily affected by the floods. Photo: NZME

Recognising that we were dealing with a major event, we quickly changed our approach to make lodging and processing claims easier for our customers. Some initiatives included:

- Activated our 'All Hands on Deck' programme, where people from across our business can be called on to help support a major event by lodging claims. This meant we had a large group available immediately, and then we also trained several hundred more of our people to join them.
- 200 contractors from New Zealand and Australia recruited to help manage claims (for these floods and Cyclone Gabrielle).
- Provided dedicated help for customers with lapsed policies.
- Extended contact centre hours.
- Brought in support from Australia so we could strip out and dry more homes, faster.

31,000+

Visits to our online Disaster Claims Hub (27 Jan – 28 Feb)

427

Additional team members and contractors helping to manage claims, as part of an ongoing recruitment and training programme

8,906

Radio spots aired in impacted regions with claims & contact information

32

Press adverts across a variety of metropolitan and local papers in impacted regions

1,764

Vehicle tows (for the week following the storm)

5

Broker newsletters, sent weekly in the immediate response, as well as regular claim process sessions, updates & meetings

Cyclone Gabrielle

Soon after the January floods, the North Island was struck by severe ex-Tropical Cyclone Gabrielle.

The storm, which MetService has called one of the worst in New Zealand’s living history,⁵ left enormous devastation across the North Island, hitting many of the same areas that had been affected by the January floods. Tragically, eleven New Zealanders lost their lives to the devastating storm.

Some of the unique features that made Cyclone Gabrielle so intense were the path it took, its sheer size, and how it held onto its intense, tropical features over time. While cyclones usually cause damage near the ‘eye’ of the storm, as an ex-tropical cyclone, the damage wrought by Cyclone Gabrielle was far wider, including from the ‘arm’, or ‘tail’. As it swept its way across the country, its winds reached the equivalent of a category 2 tropical cyclone.

Extensions were made to existing states of emergency in Auckland and the Coromandel, and new states of emergency were announced in other regions as the storm tracked south. A national state of emergency was declared on 14 February.

As with the earlier storm, we are moving at pace to assess and resolve claims, but some will be more complex to resolve than others, especially where there has been extensive land damage, which requires the involvement of a range of technical experts. The sheer volume of claims, in addition to those already received for the North Island floods, also means that it will take some time to work through them all.

⁵ <https://blog.metservice.com/TropicalCycloneGabrielleSummary>

Community hubs

Very quickly after the cyclone, we were able to establish in-person claims support at community hubs in key areas. Many of these towns remained inaccessible to the general public due to land slips and road damage, so working closely with local emergency management teams and councils was critical.

11

Community hubs

Waimauku, Piha, Muriwai, Wellsford, Titirangi, Rānui, Three Kings, Glenfield, Napier, Hastings, Gisborne

3

Roving campervans

(For some of our most remote customers in areas such as Wairoa, Puketapu, Pōrangahau, Waipawa)

1,520

Customers supported

through our community hubs (as at 17 April 2023)

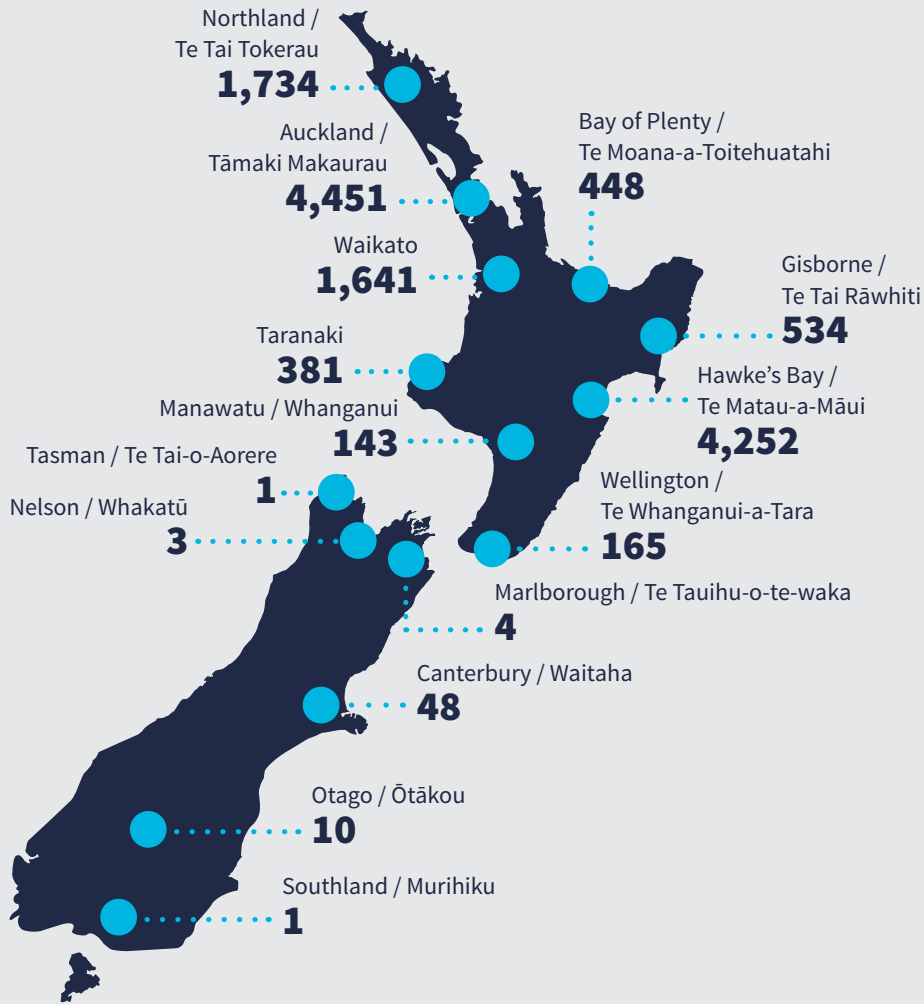
For the two storms, we have attended many community meetings in Auckland and Hawke’s Bay, and now have in-person centres in Napier, Albany (North Auckland) and Sylvia Park (South Auckland)



We hired campervans so our claims teams could reach customers in remote locations.

Claims received

14,396

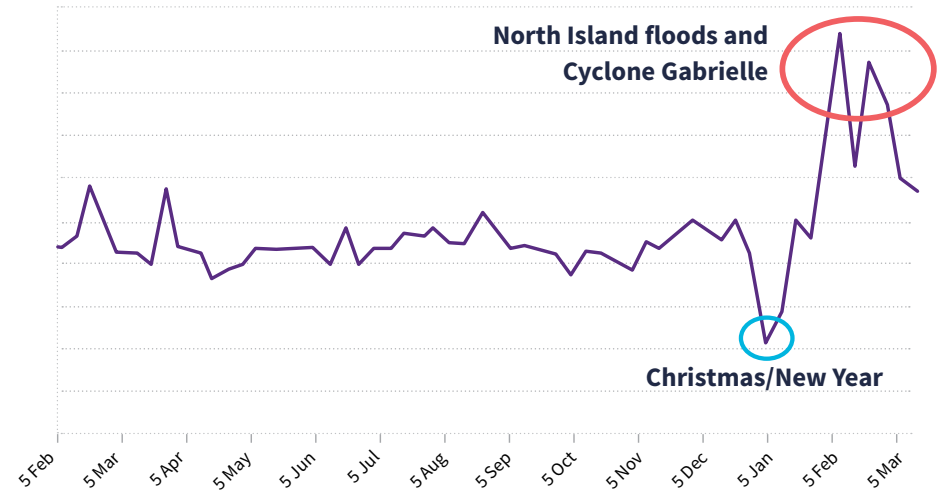


We also received 583 other claims related to this event.

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Claim volumes received

Claim volumes were 55% higher than usual, for seven consecutive weeks.



The scale of the damage, particularly in Hawke's Bay, was heartbreaking. This photo was taken in the Esk Valley. Photo: NZME



Amidst the devastation were many stories of courage and heroism. Here a member of the NZ Defence Force rescues a child from the Esk Valley. Photo: NZME

Team members, still dealing with the North Island floods, now found themselves dealing with the national response to the cyclone. We continued many of the same initiatives from before:

- Continued with our 'All Hands on Deck' programme.
- 200 contractors from New Zealand and Australia recruited to help manage claims (for the North Island floods and Cyclone Gabrielle).
- Provided dedicated help for customers with lapsed policies.
- Extended contact centre hours.
- Brought in support from Australia so we could strip out and dry more homes, faster.

31,000+

Visits to our online Disaster Claims Hub (27 Jan – 28 Feb)

427

Additional team members and contractors helping to manage claims, as part of an ongoing recruitment and training programme

17,590

Radio spots aired in impacted regions with claims & contact information

22

Press adverts across a variety of metropolitan and local papers in impacted regions

710

Vehicle tows (for the week following the storm)

5

Broker newsletters, sent weekly in the immediate response, as well as regular claim process sessions, updates & meetings

Staff contributions to NZ Red Cross fundraiser:
\$12,000 / Matched 2:1 by IAG to raise \$36,000

Brought to you by:

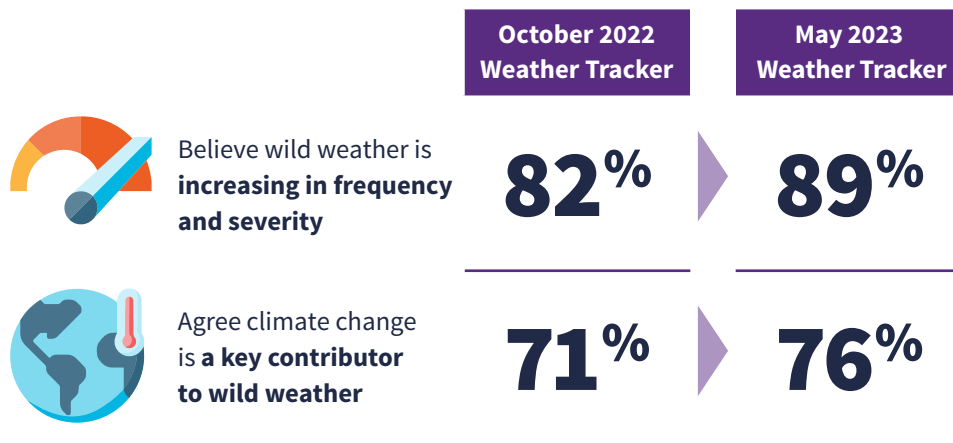


Community research results

We engaged an independent market research agency to survey New Zealanders on some key topics related to wild weather. As our survey took place in late February, after both the North Island floods and Cyclone Gabrielle, we were able to ask our respondents how they felt about wild weather before these events, and then after.

Weather patterns are changing

In our last Wild Weather Tracker (October 2022), we asked New Zealanders if they thought wild weather was increasing in frequency and severity, and whether or not they viewed climate change as playing a key role in severe weather. While these ranked highly last time, results were even higher in the latest survey:



83% of New Zealanders concerned by wild weather impacts

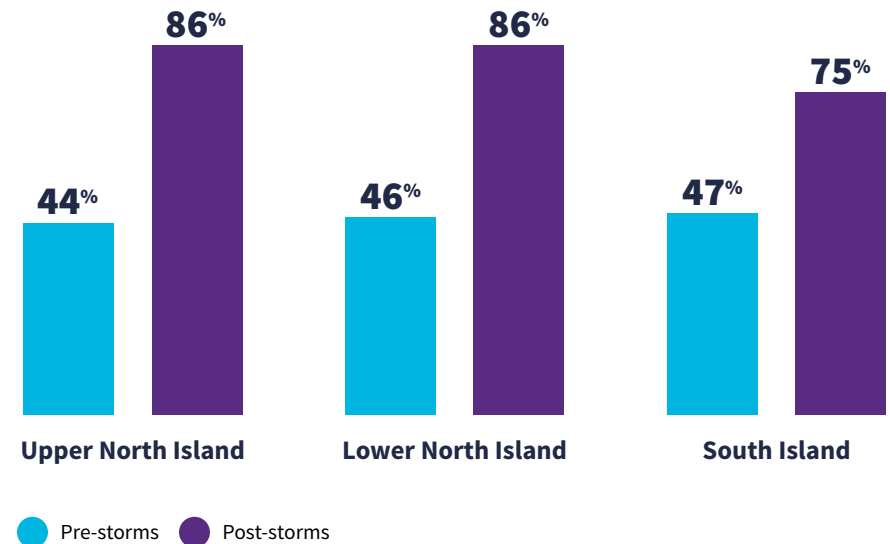
Before the two storms, only 45% of people were concerned by the potential impact of wild weather. 26% were not concerned, and 28% of people were neutral.

After the two storms, those numbers soared, with 83% of people agreeing that they are now concerned by wild weather. Only 5% say they are not concerned, and 11% are neutral.

The lowest level of concern about the impact of wild weather was found in the younger age groups. Only 28% of 18-24 year olds were concerned before the storms, but that number leapt to 86% after the storms, a number generally consistent with all other age groups.

In terms of regions, those in the upper North Island had the biggest spike in levels of concern, increasing from 44% pre-storms to 86% post-storms, closely followed by those in the lower North Island, who went from 46% to 86%.

Level of concern

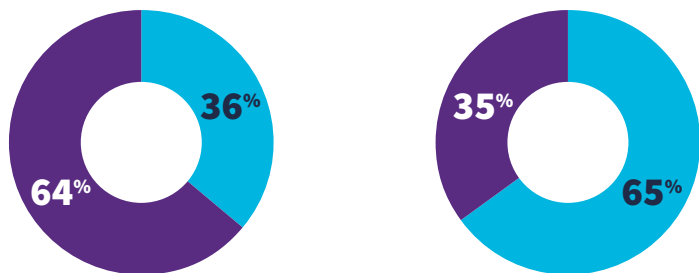


Note:
Upper North Island: Northland, Auckland, Waikato, Bay of Plenty
Lower North Island: Gisborne, Hawke's Bay, Taranaki, Manawatu-Whanganui, Wellington

Community research results

Preparation a mixed bag

Many people in the North Island didn't prepare, despite severe weather warnings:

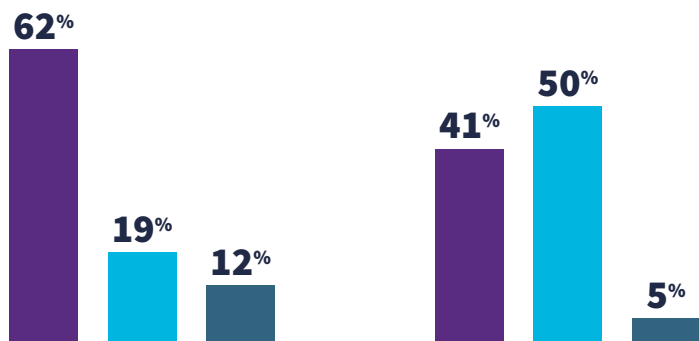


Upper North Island

Lower North Island

● Took precautions ● Didn't take precautions

When we asked people why they didn't prepare, the majority told us that the events either weren't in their area (50%), or they didn't think they'd personally be affected (40%). 12% of those in the upper North Island said they didn't know how to prepare.



Upper North Island

Lower North Island

● Didn't think I'd be affected ● The weather events not in my area ● Didn't know how to prepare



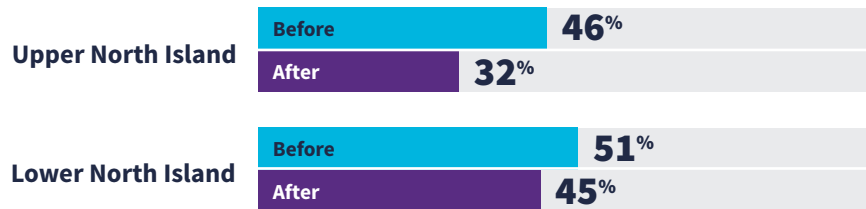
People more prepared after storms, but pockets remain

At the beginning of January, a huge 49% of people felt unprepared or only slightly prepared for a storm, and 56% didn't feel even moderately prepared for a flood.

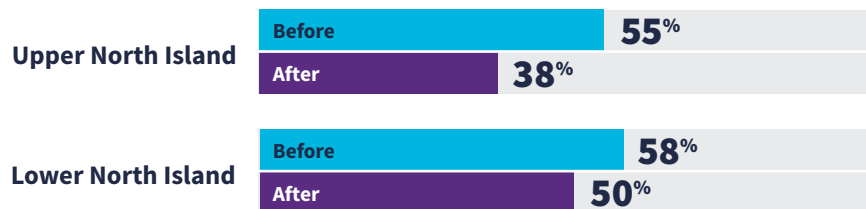
After the storms, more New Zealanders reported that they felt prepared for future weather events, but levels of unpreparedness remain high:

People either unprepared or only a little prepared:

Storms 39%



Floods 44%



● Before the North Island floods & Cyclone Gabrielle
● After the North Island floods & Cyclone Gabrielle

Note:

Upper North Island: Northland, Auckland, Waikato, Bay of Plenty
Lower North Island: Gisborne, Hawke's Bay, Taranaki, Manawatu-Whanganui, Wellington



People cross flooded streets in Greenlane during the North Island floods. Photo: NZME

More people intend to prepare

We also asked people if they intend to take precautions to protect their homes or possessions from future storms. 79% of those in the upper North Island and 78% of those in the lower North Island agreed. Of those in the south, 70% of respondents said they would prepare.



Emergency kits

We also asked New Zealanders about their readiness to evacuate. While more people have emergency kits now, it's clear that there is still more work to do in this area.

Before the storms

40%

had an emergency kit

68%

knew what to put in an emergency kit

41%

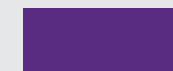
had a household emergency evacuation plan

43%

had updated/checked their emergency kit within the past six months

of those who already had an emergency kit

7-12 months ago



28%

13-24 months ago



11%

over 24 months ago



10%

After the storms

51%

have an emergency kit

81%

know what to put in an emergency kit

53%

have a household emergency evacuation plan

We have created an emergency kit checklist, which can be found on page 17.

This is also available as a downloadable PDF on our website:

www.iag.co.nz/may-2023-weather-tracker

Heating our homes in winter

Recent events are a stark reminder that climate change has arrived. As individuals and communities, we need to better prepare for wild weather, but we also need to consider what more we can do to reduce our emissions. Both mitigation and adaptation will be important as we adapt to the increasing frequency and intensity of storms.

With winter just around the corner, energy is a good focus area for emissions reductions and there are plenty of practical things that we can do to improve the energy efficiency of our homes. This not only reduces emissions but can save money on your energy bill at the same time.

To get started, here's four top tips for maximum emissions and cost savings:

1. Invest in insulation

Quality insulation can make your home warmer, healthier and more comfortable. It can also save on your heating and cooling costs. Blocking draughts and closing gaps, as well as having decent quality curtains, is a first easy step to keep warm air in.

2. Choose and use appliances wisely

Next time you're in the market for a new appliance, look out for the energy rating label and make an energy efficient selection. Efficient appliances use less electricity to achieve the same level of performance as similar models and cost less to run. When you're not using them, switch them off at the wall.



IAG team members making draught stoppers for families in need at Habitat for Humanity.

3. Heat and cool efficiently

While it's tempting to take a long hot shower and use portable heaters to warm whatever room you're in on a chilly day, electric and gas heating are both inefficient and expensive to run. Using just a heat pump during the cooler months and keeping it set at 18-20° will more than halve your heating and cooling emissions and is approximately one quarter of the running cost compared to electric and gas.

4. Replace your light bulbs

This may seem like a small thing, but new LED light bulbs are up to 85% more energy efficient than old incandescent and halogen ones. You can buy these for as little as \$4 in hardware stores and changing them will save the average household up to \$220 a year.

AMI's partner, Habitat for Humanity is also helping households prepare for the cooler months. As part of our commitment to help Habitat reach their target of changing the lives of 75,000 New Zealanders, living in sub-standard housing, we've teamed up to provide some practical tips on how you can make your own home warmer, drier and safer.

[Check out the videos and learn more about our partnership here.](#)

Information sourced from:

GenLess: <https://genless.govt.nz/for-everyone/at-home/>

Genesis: <https://www.genesisenergy.co.nz/about/sustainability/climate-change-hub/yourself/10-ways-to-cut-your-power-bill-and-save-emissions>

Keeping yourself and your community safe

There are some simple tasks you can do before, during and after weather events to help keep yourself safe. Here are our top tips.

Before an event

- Even if there isn't a storm on the horizon, make sure you're clearing your gutters regularly, pruning trees and shrubs around your house, and fitting seals around doors and windows. All of this helps to reduce damage to your homes and possessions.
- If there is a chance flood waters may reach your home, secure any loose objects outside or move them indoors if you can. Inside, move your valuables, appliances, and furniture off the floor wherever you can.
- Securing loose objects outside – such as garbage bins, chairs and tables, umbrellas, BBQs, trampolines, and pot plants – will also help prevent damage in the event of high winds.
- If your property is at risk of wildfire, take time to create a safety plan for you and your family, as well as a safety zone around your home to slow the spread of fire. Consider converting parts of your property to lawn, planting fire-resistant vegetation, and clearing debris and other flammable matter away from buildings.
- To prepare for an earthquake, make heavy and fragile items safer by moving them lower down, secure large or heavy furniture, latch cupboards and doors, and make sure you know how to turn off your gas and water.

During an event

- Put your safety and the safety of those around you first and always follow the instructions of Civil Defence and emergency services.
- If necessary to keep yourself safe and if you have time, turn off your electricity, gas and water.
- During a weather event, stay inside and avoid travelling whenever possible.
- If it is unsafe to stay where you are, arrange shelter for yourself. If possible, stay with neighbours, friends or family.

After an event

- Listen to the advice of Civil Defence and local authorities and only return to your home when it is safe to do so.
- Do not do anything that puts yourself at risk or could potentially cause more damage. Make sure you wear protective gear.
- Go online or call your insurance company, AMI, State, or your NZI broker to make a claim.
- If you need to, make immediate, necessary repairs to your home, but try to avoid non-essential repairs. Keep copies of your invoices.
- Take photos of your damaged items and make a list to help with your claims. If a damaged item is a health risk, it is okay to get rid of it.

Disaster Claims Hub

AMI, State and NZI customers can check out our Disaster Claims Hub, a one-stop shop for everything you need to know about how to prepare, stay safe and recover in the event of a hailstorm, flood, storm, earthquake, scrub fire, tsunami, or volcanic eruption.

<https://iagnz.custhelp.com/>

Emergency kit checklist

Wild weather has been incredibly distressing for New Zealanders this summer. It's always a good time to prepare for an emergency, because cyclones, storms, and floods move quickly. As the country's largest general insurer, we see first-hand what customers can save by devising a plan.

In an emergency, you might need to vacate your home quickly. To make this process easier, it's a good idea to have an emergency kit packed and ready to go. Here is a list of essentials to pack in your emergency kit. Store your kit in a waterproof container or bag, keep it in an easily accessible place, and resupply it on a regular basis.



First aid kit and prescription medicine.



Chargers for your phone and any other devices you may need.



Water and snack food (remember babies and pets too).



Radio (solar, wind up or battery powered).



Walking shoes, warm clothes, raincoat and hat.



Copies of important documents (online or paper). You can do this by taking a photo or a scan of an important document on your smartphone.



Torches and batteries.



Hand sanitiser.

You can download this checklist on our website: www.iag.co.nz/may-2023-weather-tracker

Resources and contacts

AMI, State and NZI Disaster Claims Hub

A digital resource for AMI, State and NZI customers to help prepare for bad weather and easily access information on how to make a claim.

<https://iagnz.custhelp.com/>

Your local civil defence group

In the case of a severe event or emergency, your local authority is responsible for civil defence emergency management in their area. Find your local authority on the national civil defence website:

<https://www.civildefence.govt.nz/find-your-civil-defence-group/>

Get Ready

The Get Ready website has information about hazards in Aotearoa New Zealand and advice on how to prepare for an emergency.

<https://getready.govt.nz/>

Metservice

Stay up to date with forecasts and conditions in your area, as well as severe weather warnings.

<https://www.metservice.com/national>

NIWA's weather and climate forecasting services

<https://niwa.co.nz/services/weather>

Insurance Council New Zealand Te Kāhui Inihua o Aotearoa

<https://www.icnz.org.nz/>

Our Annual Climate Change Poll

Each year we release a climate change poll, tracking New Zealand's attitudes and level of concern around climate change. You can find the results of the latest survey here:

<https://iag.co.nz/newsroom/news-releases/climate-poll-2022-release>

IAG Group's Climate & Disaster Resilience Action Plan

Our climate change activity is underpinned by our Group Climate & Disaster Resilience Action Plan.

<https://www.iag.com.au/safer-communities/climate-disaster-resilience-action-plan>

Wild Weather Tracker website

Visit our Wild Weather Tracker website for videos, photos and more:

www.iag.co.nz/may-2023-weather-tracker

Contact us

Media enquiries media@iag.co.nz

For any insurance queries

AMI 0800 100 200 | www.ami.co.nz

State 0800 80 24 24 | www.state.co.nz

NZI Contact your broker | www.nzi.co.nz

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