Businesses in New Zealand Navigate Growing Cyber Complexity Across Asia Pacific

A single cyber incident may trigger reporting obligations and regulatory investigations

AUCKLAND, 21 Oct. 2026 - Aon plc (NYSE: AON), a leading global professional services firm, has highlighted the increasingly complex cyber security and data privacy regulatory landscape affecting New Zealand organisations operating across Asia Pacific. Findings from The Changing Cyber Risk Landscape in APAC show regulators across the region are strengthening breach notification requirements, increasing penalties and expanding enforcement activity.

“Many New Zealand organisations operate across multiple markets, hold data offshore or serve international customers,” said Duncan Morrison, Head of Cyber Solutions, New Zealand, Aon. “A single cyber incident may trigger reporting obligations across several jurisdictions. Understanding those requirements before an incident occurs can help organisations respond with confidence when an event happens.”

New Zealand’s Regulatory Framework

Under New Zealand's Privacy Act 2020, organisations must notify the Office of the Privacy Commissioner and affected individuals when a privacy breach is likely to cause serious harm. Failure to notify the Privacy Commissioner without reasonable excuse carries a maximum penalty of NZ$10,000.

The report notes that no New Zealand legislation specifically prohibits insurance cover for fines issued under the Privacy Act 2020. Whether a fine is insurable may depend on the nature of the conduct, the purpose of the penalty and public policy considerations.

“A regulatory fine is only one component of the potential cost of a cyber incident. Organisations may also experience business interruption, legal expenses, incident response costs, regulatory action and reputational damage,” added Morrison. “A cyber incident can quickly become more complex when operations, data or customers span multiple locations. Organisations need to understand how regulatory requirements differ across markets and how those differences may affect decision making during an incident.”

Different Markets, Different Rules

Mandatory data breach reporting applies in 13 of the 14 locations reviewed in the report. Reporting time frames range from one hour to 30 days, and the insurability of cyber fines varies significantly across the region.

“Organisations often focus on cyber security roles, but response planning is equally important. Testing incident response processes and insurance arrangements can help organisations identify gaps and strengthen preparedness before an incident occurs,” said Morrison.

About the Report

The Changing Cyber Risk Landscape in APAC: Regulation, Fines and Insurability examines cyber security and data privacy regulation across 14 Asia Pacific locations. Produced in collaboration with Wotton Kearney and informed by local legal insights, the report reviews regulatory developments as of June 2026. It covers breach notification requirements, enforcement mechanisms, penalties, the insurability of cyber fines and the legality of ransom payments.

Read The Changing Cyber Risk Landscape in APAC here.

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Media Contact

Jennifer Sandvold
Head of Communications, Asia Pacific, Aon
+61 447 487 670
jennifer.sandvold@aon.com

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