



Digital Infrastructure and Natural Hazards Are Reshaping Construction Insurance Risk in New Zealand, Aon Report Finds

AUCKLAND, 15 June 2026 – [Aon plc](#) (NYSE: AON), a leading global professional services firm, has released its [2026 Global Construction Insurance and Surety Market Report](#), which finds that investment in digital infrastructure and the growing scale of complex construction projects are reshaping insurance requirements in New Zealand. The report also highlights how natural hazard exposure and evolving risk profiles are shaping how projects are assessed and insured.

The report shows construction activity in New Zealand remains steady, supported by investment in infrastructure, utilities and technology-led developments such as data centres. At the same time, risk is becoming more multifaceted as larger, long-duration builds face greater exposure to natural hazards, supply chain disruption and changing loss modelling requirements.

While construction insurance markets are becoming more competitive in many regions, the report indicates that underwriting discipline remains important for large, technically challenging and catastrophe-exposed projects. Insurers are placing greater emphasis on project governance, data quality and lifecycle exposure, particularly as digital infrastructure projects involve larger footprints, increased power requirements and more complex transition-to-operations risk.

Asia Pacific Construction Activity Remains Strong

Across the Asia Pacific region, construction activity continues to be driven by infrastructure development, the energy transition and digital investment. The report notes insurers across the region are increasingly differentiating between projects based on governance, technical complexity and the quality of risk data, particularly for larger and long-duration builds.

“The Asia Pacific region continues to be one of the most active construction regions globally,” said Terence Williams, head of Commercial Risk in Asia Pacific for Aon. “Demand for hyperscale data centres and advanced manufacturing is driving a new wave of larger, longer-duration projects. As a result, insurers are placing greater emphasis on how these projects are structured and delivered over their full lifecycle.”

Natural Hazard Risk and Project Governance in Focus in New Zealand

In New Zealand, the report highlights natural hazard exposure as a key consideration for insurers, particularly for civil and infrastructure projects exposed to seismic activity, severe weather and flooding. This is increasing the focus on how projects are structured and managed throughout the build phase, with implications for insurance terms and risk transfer strategies.

“Construction activity in New Zealand remains robust, but the country’s natural hazard profile means risk management needs to be front of mind from day one,” said Michael Twyman, general manager of specialty in New Zealand for Aon. “Projects that are well planned, clearly structured and supported by strong delivery teams are best positioned to secure competitive insurance terms, particularly as builds become longer in duration.”



The report also notes a growing focus on delay in start-up risk, including how contractors and project sponsors are managing construction sequencing, supply-chain disruption and workforce availability.

About the Report

The 2026 Global Construction Insurance and Surety Market Report examines global, regional and local trends across construction property insurance, professional liability, casualty insurance and surety. The report provides insights into pricing, capacity and insurer appetite to help construction stakeholders in New Zealand navigate a complex risk environment. For further details, see the full [2026 Global Construction Insurance and Surety Market Report](#).

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