

Why insure with NZI?



Kiwis have trusted us with their businesses for **over 160 years**. Here's why:

Very strong financial rating



We're proud to be a market leader delivering innovative insurance solutions, supported by solid financial backing. This is reflected in our Standard & Poor's financial strength rating of AA- ("very strong") and our solvency margin.

The right coverage for your needs



NZI has a proven track record supporting New Zealand businesses for over 160 years. We offer comprehensive insurance options across commercial and personal lines and our nationwide network of experienced staff work closely with your broker to ensure the right insurance is in place to support your needs.

Expertise in risk prevention



NZI has extensive expertise in providing risk management advice to help our commercial customers manage their business risks. As an NZI customer you're invited to use our Risk Solutions programme which gives you access to our nationwide team of Risk Management Advisors. Our experts can provide a personalised consultation, helpful fact sheets and guides, and access to NZI's preferred supplier network.

Cyber security solutions



With NZI's Cyber insurance, you'll gain access to a specialist Cyber team with expertise in legal, forensics, IT and PR, providing all the support you'll need should you have a cyber breach. Access to our cyber product UpGuard allows you to test your website security and identify weak spots. UpGuard monitors websites in real-time and can alert your broker if your website becomes vulnerable.

Improve the safety and efficiency of your fleet



NZI's Commercial Motor insurance gives you access to a team of fleet risk managers and industry leading partners through our Fleet Fit programme. Fleet Fit is designed to improve driver performance, create a safer workplace, and help your fleet run more efficiently through data, analytics and insights. The programme can help keep drivers safe on the roads, with safety seminars and technology designed to combat driver fatigue.

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Extensive supplier partnerships



Our extensive supplier partnerships mean we have greater access to replacement parts and stock and can manage repairs faster. For simple repairs on cars, our RepairHub sites offer drop and go service, courtesy replacement vehicles, and regular progress updates.

Dedicated Claims Partnership team



Our dedicated Claims Partnership team will work closely with your broker to ensure the best outcome for you in the event of a claim. Should your business be affected by a major event, like an earthquake or flood, we'll be on the ground with a specialist team to provide support.

Sponsorships to encourage success



We're committed to helping New Zealanders grow and succeed. NZI proudly sponsors First Foundation scholarships, Rural Women New Zealand, and the Sustainable Business Network.

Committed to a better future



We're supporting a more sustainable future by reducing the impact of our operations and encouraging others to do the same. We measure our carbon footprint and have science-based targets to help reduce our impact. As a founder of the Climate Leaders Coalition and a member of the Sustainable Business Council, we're leveraging our networks and expertise to raise awareness and to help others understand, mitigate, and adapt to climate change. For our customers our Distinction Home insurance policy pays up to \$25,000 after a total loss, to help upgrade their home by using more sustainable products. We're also accredited with the Rainbow Tick because we're passionate about equality, diversity, and inclusion.