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Giving Every Australian Home A Voice

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Author
Simon Drake
Leo Australia

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Q1. EXECUTIVE SUMMARY & WHY DOES THIS CASE DESERVE AN AWARD?

Insurance has always been built on data. But in Australia, that data was still mostly being used to measure risk, price policies and respond after disaster struck. It was not being used to help people change behaviour before damage occurred.

That mattered because the category faced a widening gap between awareness and action.

Extreme weather was increasing in frequency and severity, Australia was projected to have 10% of homes become uninsurable by 2035 [1] and 92% of spending still went into clean-up while only 8% went into prevention [2]. Yet despite 81% of Australians having experienced extreme weather, only 17% had a plan to protect their home [3]. The problem was not awareness. The problem was that risk still felt distant, generic and hard to act on.

Suncorp changed how data could be used to address this.

Instead of analysing risk at a population level, Suncorp built a system capable of understanding risk at the level of the individual household called Haven.

Haven combines 12 datasets and 10 technologies, including property data, real estate data, location data, historical weather, live weather, climate modelling and in an industry-first, Suncorp's own proprietary peril data, in a world-first personalised resilience experience for any address in Australia.

That data did not just inform the strategy. It became the strategy, the product and the creative. By entering an address, users could see their likely exposure, hear a dynamically generated script tailored to their home, receive resilience actions based on the risks that mattered most, find relevant local suppliers and download a report designed to turn information into action.

The results show what happens when data moves from insight to infrastructure.

- Haven generated 323,186 visits, 223% above target, with an average time on site of 2 minutes 56 seconds.
- 79% of users said they were definitely or probably going to make their home more resilient after using Haven, and
- 96% found the experience informative and engaging.
- Brand consideration increased from [redacted] to [redacted]
- NPS rose from [redacted] to [redacted] and
- Suncorp's resilience association increased from 18% to 27%, ahead of RACQ on 24%.
- Home insurance share of market increased from [redacted]
- Financially, Haven generated [redacted] in gross profit, [redacted] in net profit and a 72% ROI.

Haven proves data can do more than sharpen targeting or improve reporting. When used properly, it can create a new kind of customer value, change behaviour at scale and drive measurable business growth.

Sources:

[1] Australian Broadcasting Commission, 2025, '1 in 10 homes could be uninsurable by 2035.

[2] Department of Home Affairs, 2024, Final report: Independent Review of Commonwealth Disaster Funding (Andrew Colvin AO APM, Deloitte Touche Tohmatsu)

[3] Realestate.com, 2025, 'Alarming gap' as survey finds Aussies are not ready for severe weather'

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Q2. WHAT WAS THE STRATEGIC COMMUNICATIONS CHALLENGE?

Suncorp entered this campaign having only recently achieved the number one position in Queensland home insurance after five years of resilience-led work. But in a price-led category under cost-of-living pressure, that leadership was fragile.

The commercial context was difficult. Premiums were under pressure as climate risk pushed claims costs higher. Households were becoming more sensitive to price. The category remained heavily focused on support after disaster rather than prevention before it. And Suncorp had no traditional growth levers available. There was no new product, no ability to lean on promotions without undermining a premium position, and no geographic expansion path that could create easy volume.

The strategic challenge therefore could not be solved through product, pricing or footprint. It had to be solved through better use of data.

The existing market problem was not a lack of information. Australians were already aware of worsening weather. Data showed 81% had experienced extreme weather. Yet only 17% had a plan to protect their home [4]. This revealed a critical disconnect between macro awareness and personal action.

Traditional data approaches were part of the problem. They described risk at a broad audience level, but they did not make risk personally meaningful. They could tell people that severe weather was increasing, but not what that meant for their roof type, their suburb, their street or their individual property. Risk was still understood statistically rather than personally.

For Suncorp, that created both a business problem and a data problem. In a category where price increasingly dominated decision-making, the brand needed a non-price source of relevance that competitors could not easily copy. The opportunity was to use data to close the gap between awareness and action by making resilience immediate, specific and useful at the household level.

The challenge was clear: how do you use data not just to describe climate risk, but to make it personally actionable at scale, in a way that changes behaviour and protects a newly won market leadership position?

Sources:

[4] Realestate.com, 2025, 'Alarming gap' as survey finds Aussies are not ready for severe weather'

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Q3. WHAT WERE YOUR OBJECTIVES? State specific goals.

We set objectives across business, behaviour, brand and data effectiveness.

Behaviour objectives

- Generate 100,000 or more visits to Haven.
- Lift intention to make homes more resilient to 50% or more.

Why it mattered
The category's problem was not awareness. It was inaction. Success required a measurable behavioural shift, not just attention.

Brand objectives

- Increase consideration from [redacted]
- Improve NPS from [redacted]
- Increase resilience association from 18% by 5%.

Why it mattered
To defend leadership without competing on price, Suncorp needed to strengthen a source of preference that competitors could not easily match.

Business objectives

- Grow home insurance share of market from [redacted]
- Increase quote intent among exposed audiences to 15% or more.
- Maintain renewal rates above 80% despite premium pressure.

Why it mattered
In a highly price-sensitive category, growth without discounting would prove that Suncorp had created value beyond price. Sustained retention would show that customers were willing to stay with a premium brand even as market pressure intensified.

Data effectiveness objectives

- Use personalisation to increase relevance and depth of engagement.
- Turn complex risk data into a simple, useful and emotionally engaging experience.
- Use data-driven outputs to improve behavioural intent and conversion signals.

Why it mattered
The point of Haven was not merely to collect or visualise data. It was to use data to make the experience more relevant, more actionable and more effective than standard category communications.

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Q4. WHAT WAS YOUR STRATEGY AND HOW DID YOU GET THERE?

The starting point was a simple observation from the data: awareness of extreme weather was high, but preparedness remained low. That told us the barrier was not knowledge alone. It was relevance.

Most category communications speak about risk in general terms. They rely on broad education, emotional reassurance or post-event support. But broad messages create broad understanding, not personal urgency. If we wanted to shift behaviour, we needed to rethink how data itself was being used.

Rather than segment audiences and then create messages for each segment, we built a strategy around modelling individual homes.

This meant bringing together multiple data sources that could tell a richer, more specific story about each property. Haven's data stack included real estate data, property characteristics, historical weather data, live weather feeds, location data, climate research and Suncorp's proprietary peril insights. Combined, these inputs enabled a unique risk profile for every household.

This led to the strategic idea: Use data to transform abstract climate risk into a personalised, emotional and actionable household experience.

That strategy solved several problems at once.

First, it increased relevance. Instead of telling people what was happening in Australia, it told them what mattered to their own address.

Second, it increased trust. By grounding the experience in recognised environmental research, mapped real-world data and Suncorp's own insurance intelligence, Haven could make resilience advice feel credible rather than generic.

Third, it increased actionability. Instead of ending with information, Haven ended with specific resilience steps and a downloadable report, turning data into a practical behaviour-change tool.

The role of data was therefore not limited to targeting or analysis. Data shaped the insight, the platform design, the content logic and the action framework. It was the engine of the strategy from start to finish.

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Q5. HOW WAS YOUR STRATEGY BROUGHT TO LIFE?

Suncorp Haven brought the strategy to life by transforming a complex, multi-source data ecosystem into a simple, address-led experience.

At its core, Haven is not a campaign. It is a data system that turns fragmented datasets into a single, actionable view of risk at a household level.

Data Inputs

Haven integrates 12 large-scale datasets and 10 distinct technologies to build a complete picture of each home's exposure.

These include:

- property and real estate data
- location and topography data
- historical weather patterns
- live weather feeds
- climate modelling and future projections
- mapping data
- and Suncorp's proprietary insurance peril data

The objective was not simply to visualise risk, but to understand the specific variables that determine each home's resilience.

This complexity is deliberately hidden from the user. At the front end, Haven offers a simple interface where users enter their address and immediately unlock a personalised experience. This simplicity is critical. It converts what would normally be abstract, inaccessible data into something intuitive and usable.

Data Processing

Behind the interface sits a real-time data engine. Once a user enters their address, Haven activates a network of APIs and integrated data services that pull relevant variables across all datasets. These are then combined to generate a household-level risk profile, incorporating:

- location-specific climate exposure
- property characteristics and vulnerabilities
- historical risk patterns
- and contextual environmental conditions

As the experience loads, Haven blends these datasets dynamically, with multiple layers of data working in sync to personalise every element of the journey.

The technical build was significant.

Haven leveraged Google 3D Tiles and NASA AMMOS mapping technologies, which were cutting-edge at the time of development. This allowed the team to create a scalable, future-proofed architecture capable of rendering complex data in a cohesive, real-time experience.

One of the most challenging aspects was visualising Suncorp's proprietary peril data within this 3D environment. Existing renderers could not deliver the level of control required to integrate WebGL visualisations at the fidelity needed. As a result, the team developed a custom rendering solution, enabling peril data to be layered seamlessly into the environment with cinematic realism.

Data also drives the experience in more subtle, but equally powerful ways. The narrative itself is dynamically generated. Haven uses AI to tailor the voice and script of each experience, with variables such as the age of the home influencing tone and delivery. A newer home is represented with a younger voice, while older homes are given a more mature voice. This ensures that even the storytelling layer is informed by data, not generic creative.

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Live and historical weather data, combined with climate research from organisations such as the CSIRO, is used to present future projections and contextualise risk, ensuring the experience is both credible and relevant.

Users are shown a Google Street View of their own home, overlaid with real-time weather effects and forecasts. This grounds abstract data in a familiar visual reality, reinforcing personal relevance.

Data Outputs

The output is a fully personalised experience where every element is shaped by data.

- Risk visualisation is tailored to the specific home and location
- Scripts are dynamically generated from live and historical inputs
- Resilience recommendations are matched to vulnerability and risk level
- Local context is incorporated through points of interest and location-specific storytelling
- Practical solutions are surfaced, including nearby hardware stores to enable action
- A downloadable resilience report consolidates risks, recommendations and next steps

While these outputs appear simple, the underlying logic is highly sophisticated.

Resilience recommendations are generated through layered decision-making, combining property attributes, peril exposure and risk severity. This ensures that advice is not only personalised, but genuinely useful for that specific home.

This is critical. Haven is not just designed to inform. It is designed to convert knowledge into action.

From Data to Action

Beyond visualising risk, Haven was built to make resilience actionable. By connecting insights to practical next steps, such as linking users to nearby suppliers, Haven bridges the gap between awareness and behaviour. It moves from "this is your risk" to "this is what you can do about it, right now." This is where data moves from insight to utility.

Creative and Communications Integration

Because the experience itself is data-driven, the communications strategy is built around amplifying that system.

Launch activity across PR, TV, digital, radio, out-of-home and search introduced the proposition at scale, using the provocation "what if your home could talk?" to create intrigue.

The momentum phase then shifted into more contextual and personalised environments, placing Haven in moments where risk felt relevant and action was more likely. This included home and renovation content; search behaviour and retail contexts linked to resilience materials.

This ensured media did not just drive awareness but directed people into a data-powered experience designed to convert.

What Makes Haven Distinctive

What differentiates Haven in Data-Driven terms is that data does not sit behind the experience.

It defines it: the insight, the interface, the narrative, the recommendations and the outputs are all generated from a single integrated data system.

Without the modelling, the APIs, the data architecture and the personalisation engine Haven would not exist.

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Q6. HOW DO YOU KNOW THAT YOUR CAMPAIGN WAS SUCCESSFUL?

Haven delivered strong outcomes across behaviour, brand and business, and those outcomes were directly linked to the way data was used.

Behavioural impact

Haven did what years of category messaging had failed to do. It moved people from passive awareness towards resilience actions.

- Objective: Generate 100,000 or more visits to Haven.
- Result: To date, Haven has generated 323,186 visits, 223% above target, with an average time on site of 2 minutes 56 seconds.
- Objective: Lift intention to make homes more resilient to 50% or more.
- Result: 79% of users said they were going to make their home more resilient after using Haven.
- Bonus result: 96% of Haven users described the experience as informative and engaging.

That is meaningful because this category has historically struggled to capture attention, let alone turn it into action.

Brand impact

That behavioural shift strengthened the brand.

- Objective: Increase consideration from [redacted]
- Result: Consideration rose from [redacted]

- Objective Improve NPS from [redacted]
- Result: NPS increased from [redacted] in April 2025 to [redacted] by January 2026.

- Objective: Increase resilience association from 18% by 5%.
- Result: Suncorp's resilience association rose from 18% to 27%, overtaking RACQ on 24%.

In a largely commoditised category, Haven helped Suncorp defend its leadership without competing on price, creating a source of preference that competitors could not easily match.

Business impact

Crucially, this translated into commercial performance.

- Objective: Grow home insurance share of market from [redacted]
- Result: Suncorp's home insurance share of market stood at [redacted] March 2025. It softened through mid-year under category pressure before recovering sharply following Haven's launch, reaching [redacted] by December 2025. Haven did not simply coincide with growth. It reversed a negative trajectory.

- Objective: Increase quote intent among exposed audiences to 15% or more.
- Result: Among exposed audiences, 21% were more likely to seek a quote from Suncorp.

- Objective: Maintain renewal rates above 80% despite premium pressure.
- Result: The home retention for the period was 81.5%.

In a highly price-sensitive category, this growth proved that Suncorp created value beyond price discounting. In a cost-conscious category, customers were willing to stay with a premium brand even as market pressure intensified.

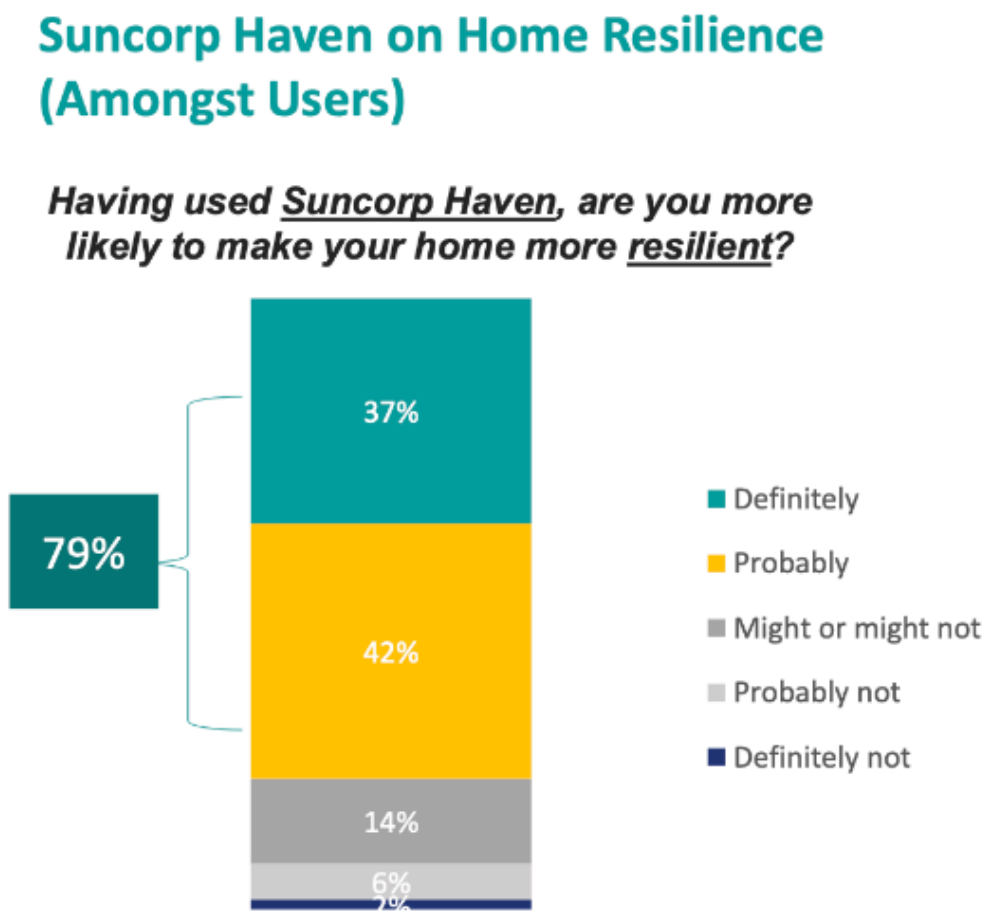
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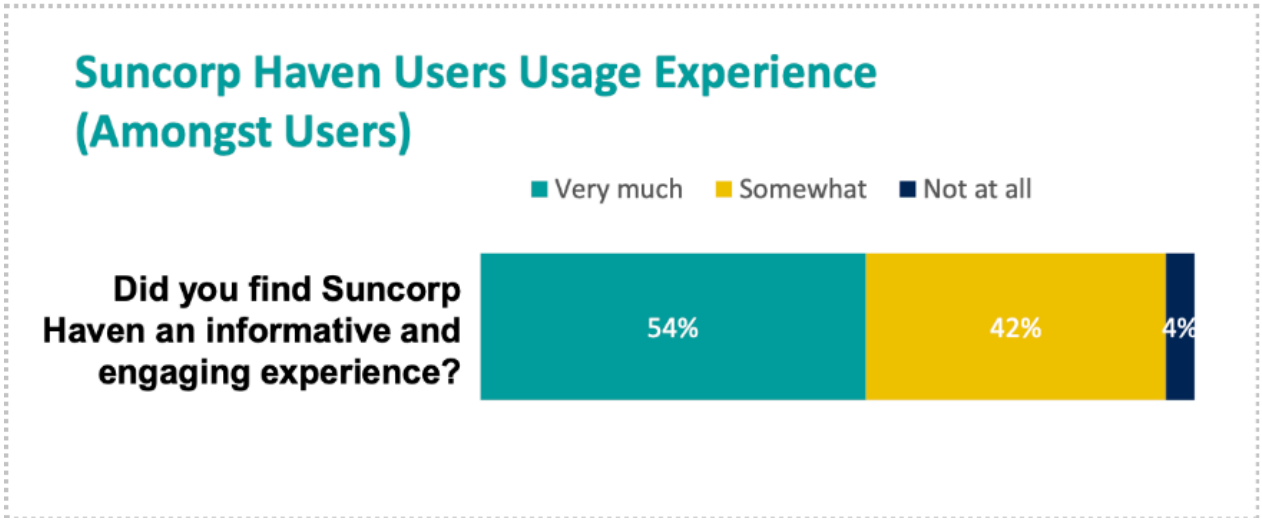
Causal impact of data
The most important point is how these outcomes were achieved.

Data-driven personalisation increased relevance. Relevance increased engagement. Engagement increased behavioural intent. And that intent translated into stronger brand preference and commercial growth.

Haven demonstrates that better use of data can materially improve effectiveness, not just reporting. It changed what people saw, how long they stayed, what they understood, what they intended to do and ultimately how the brand performed.

CHARTS/IMAGES SUPPORTING CAMPAIGN SUCCESS





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Q7. WAS THE CAMPAIGN A GOOD INVESTMENT?

Haven delivered strong commercial return.

Campaign investment totalled [redacted] The activity generated a gross profit increase of [redacted] net profit after campaign costs of [redacted] delivering an ROI of 72%.

In simple terms, every dollar invested returned the original dollar plus an additional 72 cents in net profit.

That return is especially important in context. It was achieved without discounting, without a new product, and in a category where price pressure was intense.

The efficiency of Haven came from relevance. By personalising the experience to each household, the campaign reduced wastage and improved the quality of engagement. The return model was based on media-generated quotes and downstream business impact, providing a commercially credible view of Haven's contribution.

Haven therefore did more than generate salience or goodwill. It used data to improve efficiency and produce profitable growth.

Q8. DEMONSTRATE THAT THE RESULT WAS NOT DUE TO OTHER FACTORS

The results cannot be explained by other levers because those levers were not available.

Economic Factors

Queensland's population and economic growth remained relatively modest during the campaign period, meaning Suncorp's market share gains cannot be attributed to broader market tailwinds.

Concurrent campaigns

Concurrent campaigns were limited to motor insurance and sponsorship-led social activity tied to the North Queensland Cowboys. No other Suncorp activity during this period focused on prevention or home insurance.

Price

Premiums were under pressure across the category. Suncorp did not grow by becoming cheaper.

Product

There was no new product launch driving demand.

Promotion

No promotional discounting was used. As a premium offering, Suncorp could not rely on short-term price incentives.

Distribution and geography

There were no meaningful changes in distribution, and no geographic expansion available to the brand.

Category conditions

The wider category remained under pressure from affordability concerns and rising climate risk. These conditions would normally make share growth harder, not easier. In a category where every insurer faced the same climate pressures, rising premiums, and affordability challenges, share growth reflected genuine outperformance.

Competition

No competitor launched an equivalent personalised resilience platform or opened proprietary peril intelligence to the public.

That leaves one meaningful change.

Haven used data to make risk personal. That personalisation drove engagement, strengthened brand relevance and translated into measurable share growth. In a market where traditional growth levers were unavailable, data-enabled behaviour change was the driver of the result.

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Q9. GIVE CONTEXT TO BUDGET IN COMPARISON TO COMPETITORS.

Budget is less

Q10. GIVE CONTEXT TO THE BRAND'S OVERALL BUDGET.

Brand budget is less

Q11. MEDIA BUDGET ELABORATION

> Media investment was designed to move people from awareness to action. Reflecting this, 70% of the budget was allocated to the Launch phase and upper-funnel awareness, building salience and driving mass awareness of Haven.
>
> The Momentum phase focused on driving demonstration and advocacy for the tool, in high dwell time and contextually relevant environments, to drive deeper engagement, making Haven feel relevant in moments where home risk and preparedness were top of mind.
>
> Earned media amplified this significantly by turning Haven into a public conversation, not just a brand message, generating more than 2 million earned impressions across 139 national news, covering nearly half of Queensland's population.

Q12. DESCRIBE OWNED MEDIA ACTIVITY

> Owned channels helped operationalise the behaviour change task.
>
> Email and CRM gave existing customers early access to Haven and reinforced preparedness messaging. The Haven platform itself functioned as owned preventative infrastructure, allowing people to actively engage with personalised household resilience information rather than passively receive brand communications.

Q13. OUTLINE ANY SPONSORSHIPS

> No sponsorship activity formed a significant part of Haven.

Q14. OUTLINE COMMUNICATION TOUCHPOINTS

> - Search: SEM, SEO
> - Cinema
> - TV
> - Online Video
> - Paid Social
> - Radio
>
> Digital Audio
> - Content
> - Digital Display
> - OOH
> - Mobile
> - Programmatic
> - Print
> - Influencers

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