Insurance Council of Australia

National Flood Information Database (NFID)

The National Flood Information Database (NFID) was developed to address the need for a centralised and nationally consistent source of flood risk information to support the availability of flood insurance.

The Insurance Council has long advocated for a publicly accessible, nationally consistent hazard database providing property-level risk data for all major perils, not just flood. Such a database would support better land use planning, infrastructure decisions, resilience investment and risk reduction by governments, developers and communities.

Establishing this type of national hazard database remains a key advocacy priority for the Insurance Council with the Federal Government.

What is NFID?

NFID is one source of flood risk information used by insurers to help understand flood exposure at an individual address level.

NFID provides flood risk data for approximately 13.4 million addresses, including Flood Exclusion Zones in lower-risk areas. NFID comprises authoritative flood studies prepared by local councils, catchment management authorities and government agencies. These are the same types of studies used by governments for land use planning and by emergency services for flood response planning.

NFID is an aggregated data product owned, managed and operated by Risk Frontiers, an independent data solutions company. The Insurance Council does not have any ownership interest in Risk Frontiers and it has no say in the governance or business operations of Risk Frontiers.

NFID was originally commissioned in 2008 to bring together flood study information from local councils and make it available in a consistent format to help more insurers offer flood cover. Over the years, this has expanded to include flood studies and information from other sources such as catchment management authorities and government agencies.

The Insurance Council encourages local councils, catchment management authorities and government agencies to contribute their most up-to-date flood risk data to enhance the NFID. Up-to-date information is important to support informed policy making, advocacy for and decisions about flood risk around Australia.

What is NFID not?

While comprehensive, NFID is not a complete national flood risk map and it is not the only source of information insurers use to assess flood risk. Insurers have their own data, modelling and risk assessment capabilities and approaches which they may draw on.

NFID is not a public database of flood risk information. Risk Frontiers owns, manages and operates NFID for commercial purposes, and the Insurance Council and our members pay fees to use NFID within the terms of our license with Risk Frontiers.

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How does data get into NFID?

The underlying flood studies are owned by councils, catchment management authorities or government agencies (or the consultants responsible for preparing the flood studies).

Risk Frontiers aggregates the underlying flood studies, incorporates data developed and sourced by Risk Frontiers, and uses its own tools and expertise to develop the NFID.

Councils, catchment management authorities or government agencies provide their flood studies to Risk Frontiers. Risk Frontiers then incorporates new flood studies, or updates to flood studies currently in NFID, as well as its own data and expertise, into NFID to produce a new version of NFID.

Risk Frontiers release new versions of NFID on a regular basis, incorporating new studies and other changes. The Insurance Council received the most recent version, Release 16.0, on 25 June 2026.

Who has access to NFID?

The Insurance Council and its members who offer home and contents and fire and ISR insurance have access to the NFID under a license with Risk Frontiers.

Councils, catchment management authorities and government agencies provide flood studies to NFID voluntarily.

As NFID is a commercial product operated by Risk Frontiers, the Insurance Council does not and cannot restrict access to NFID.