

Minutes of the meeting of the Board

8.30am – 3.30pm | 21 November 2025

Venue: NHC, 161 Victoria St, Wellington

Present:

Chris Black (Chair)
 Ruth Dyson
 Alastair Hercus
 Fiona Wilson
 Scott Lewis
 Erica Seville
 Andrea Brunner

Apologies:

In attendance:

Tina Mitchell, Chief Executive
 Chris Chainey, Chief Financial Officer
 Catherine Taylor, Chief People Officer
 Jo Horrocks, Chief Resilience Officer
 Rob Hodgson, Chief Data Officer
 Michala Beacham, Chief Strategy Officer
 Kate Tod, Chief Recovery Officer
 Hamish Wall, Chief Canterbury Officer
 Zoe Morley, Director OCE

s9(2)(a) [redacted], Minutes
 s9(2)(a) [redacted]
 s9(2)(a) [redacted] PwC
 s9(2)(a) [redacted]

The meeting was declared open at 8.30am

	Agenda items & key discussion points	Actions required	Responsibility and due date
Section 1- Board Governance			
<i>Commissioners joined the meeting at 8.30am</i>			
<i>Tina Mitchell, Chris Chainey, Michala Beacham, Jo Horrocks, Zoe Morley, Rob Hodgson, Catherine Taylor, Kate Tod, Hamish Wall and s9(2)(a) [redacted] joined the meeting at 8.30am</i>			
1.1	Present and apologies No apologies were noted.		
1.2	Interest Register/Conflicts of Interest No new Conflicts of Interest were noted.		
1.3	Scene setting – environmental scan The Board discussed: <ul style="list-style-type: none"> NHC Toka Tū Ake’s vision which is to be a world class public insurance scheme that reduces the impact on people, properties and communities 		

	Agenda items & key discussion points	Actions required	Responsibility and due date
	<ul style="list-style-type: none"> the organisational values of connection, curiosity, confidence the focus on delivery for the public, engaging with stakeholders and staying abreast of their priorities. 		
Section 2 - Key matters for discussion and approval			
s9(2)(a) joined the meeting at 9.12am			
s9(2)(a) Generative AI Team, PwC, joined the meeting at 9.15am			
2.1	<p>Data and Digital – AI and Refreshing our Data & Digital Strategy</p> <p>The Board and management discussed:</p> <ul style="list-style-type: none"> the importance of considering ethics and accountability as NHC Toka Tū Ake seeks to leverage the use of AI to deliver for homeowners (insurance) and the public (risk awareness) the governance mechanisms already in place through the use of IT and security policies the initial focus on supporting staff to achieve personal productivity and quality gains (noting the enterprise-wide rollout of MS Co-pilot approved by the Board on 20 November 2025) early exploration of agentic AI to provide a research ‘bot’ that will speed up access to information in the Knowledge Hub for claims managers. 	Prepare an AI development plan for Commissioners for consideration by PCGC	Erica Seville April 2026
s9(2)(a) PwC left the meeting at 9.57am			
s9(2)(a) left the meeting at 10.30am			
The Board took a break from 10.35am to 11.00am			
2.2	<p>Recovery – Taking a horizon approach to Canterbury Recovery</p> <p>The Board discussed:</p> <ul style="list-style-type: none"> current Canterbury work volumes, with ~3,000 calls and e-mails being received per month (information requests, cover queries, claim reviews), of which around 200 progress to re-open assessments the initial experience of applying the limitations policy more extensively 	Provide a more detailed analysis and update on drainage claims and trends in May 2026	Hamish Wall May 2026

	Agenda items & key discussion points	Actions required	Responsibility and due date
	<ul style="list-style-type: none"> • a review underway by the Ombudsman on six instances where the limitation policy has been applied, the results of which will inform the approach to limitations moving forward • work underway to understand the cost to serve model for the Canterbury recovery, noting the current claims handling expense for Canterbury is budgeted at \$22m • the proposed operational strategy through to 2030, including preparing employees for transitions as claims volumes diminish. <p>The Board:</p> <p>a) agreed that, in the interests of time, a more in-depth discussion on the area of drainage claims be brought back to the next strategy day discussion.</p>		
2.3	<p>Recovery – Shaping the future of Natural Disaster Response Model</p> <p>The Board discussed:</p> <ul style="list-style-type: none"> • the confidence the NDRM gives New Zealand when compared to insurance readiness for the Canterbury earthquakes • the upcoming three-year renewal of the NDRA, which will mark the final renewal and take the agreement out to October 2029 <p>s9(2)(i), s9(2)(j)</p>		

	Agenda items & key discussion points	Actions required	Responsibility and due date
<i>The Board took lunch from 12.40pm to 1.10pm</i>			
2.4	s9(2)(g)(i)		

	Agenda items & key discussion points	Actions required	Responsibility and due date
	<p>s9(2)(g)(i)</p> <div style="background-color: #cccccc; height: 400px; width: 100%;"></div>		
<p><i>The Board took a break from 2.37pm to 2.47pm</i> s9(2)(a) joined the meeting at 2.47pm</p>			
2.5	<p>Resilience – Discussion on key strategic questions that will underpin the NHC Toka Tū Ake position in relation to climate risk</p> <p>The Board:</p> <p>a) noted the update on NHC Toka Tū Ake’s activities related to climate risk and resilience, and how these fit within the wider Government system on climate adaptation</p>		

	Agenda items & key discussion points	Actions required	Responsibility and due date
	b) discussed the key strategic questions that will underpin NHC Toka Tū Ake's position, reflected in a Climate Action Plan to be finalised by the Executive Leadership Team and complete item 3 on the Enterprise Business plan for FY 2025-26.		
s9(2)(a) left the meeting at 3.19pm			
3.1	Reflections		
3.2	Karakia		
Tina Mitchell, Chris Chainey, Michala Beacham, Jo Horrocks, Zoe Morley, Rob Hodgson, Catherine Taylor, Kate Tod, Hamish Wall s9(2)(a) left the meeting at 3.35pm			
Meeting closed at 3.35pm			