



The foundation from which we stand strong, together

Monthly Performance Dashboard

July 2024



Akaroa Harbour, Banks Peninsula

NHC Toka Tū Ake - Our Story

NHC Toka Tū Ake has undergone many changes since our scheme began, all in support of **our vision**:

To be a world-class public insurance scheme that reduces the impact of natural hazards on people, property, and the community.

As our experience and understanding of the natural hazards facing Aotearoa New Zealand continues to evolve, so do we.

Toka: (noun) rock, large stone, boulder

Tū: (verb) to stand, take place, set in place, establish

Ake: (particle) to raise upwards



**Natural Hazards
Commission**
Toka Tū Ake

Our dashboard explained

Our dashboard provides a monthly snapshot of NHC Toka Tū Ake progress across its operational spectrum. This includes reporting on progress against our proposed performance targets for the year 1 July 2024 to 30 June 2025 as set out in our *Statement of Performance Expectations 2024-25*.

The following provides an outline of the sections of our dashboard and a brief explanation of each section.

Section 01 - Progressing our Statement of Performance Expectation (SOPE) measures

The *Statement of Performance Expectations 2024-2025* (SoPE) is one of our formal public accountability documents. It sets out our proposed performance targets and forecast financial information.

This section reports progress across those SoPE measures that can be measured on a monthly or quarterly basis. The results are cumulative year-to-date results.

Section 02 - Output 1 | Resilience

Resilience is output one of our SOPE. The vision for our Resilience strategy is that natural hazards resilience becomes embedded in all aspects of decision-making for our homes, communities, towns and cities.

This section provides a quarterly update on the activities we're undertaking to give effect to our Resilience strategy. The activities undertaken fall under the two strands of the strategy: Building knowledge, data and insights on natural hazard impacts and ways to reduce them; and Enabling, influencing and advocating for natural hazards resilience.

Output 2 | Readiness (SOPE measure results only, reported under Section 01)

Readiness is output two of our SOPE. Readiness focuses on ensuring our capacity and readiness for an event, including prioritising the needs of vulnerable homeowners. Reporting on how well we're progressing this year's SOPE measures to maintain this focus can be found in this section. (refer to measures 2.1-4)

Output 3 | Risk financing (SOPE measure results only, reported under Section 01)

Risk financing is output three of our SOPE. Our risk financing objective is for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events. This output supports our core legislative functions to contribute to the management of the financial risk to the Crown of providing natural hazards cover. Reporting on how well we're progressing this year's SOPE measures for this output can be found in this section. (refer to measures 3.1.1-2, 3.2.1-2, and 3.3.1)

Section 03 - Output 4 | Recovery

Recovery is output four of our SOPE and focuses on the way claims are managed after an event. Our recovery objectives are for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events by receiving settlements that support effective recovery from these events

This section encompass the three sub-output classes under Recovery, which are:

Recovery | Canterbury

This sub-output class reports on the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury') including claims NHC Toka Tū Ake is managing on behalf of Southern Response. Reporting each month includes how many claims have been reopened; resolved; and how many remain open. We profile our remaining on hand claims by age, complexity, and reopen reason. Our reporting here includes our progress to resolve claims subject to legal proceedings or other dispute resolution pathways.

Within this sub-output class we report on our progress in the delivery of the Government on-sold support package, on behalf of the Government, to support owners of on-sold over cap properties in Canterbury to access financial help to have their homes repaired.

Recovery | Claims relating to natural hazard events (excl. Canterbury)

This sub-output class reports on the progress of outstanding claims not related to the 2010-11 Canterbury earthquake sequence. We report each month on how many claims have been received; resolved; and how many remain open. The data in this section is organised by loss event type (earthquake, landslip, flood or storm damage). We profile our remaining on hand claims by damage type and age.

Recovery | Claims relating to North Island weather events: January to February 2023

This sub-output class reports on the progress of outstanding claims that are attributed to the North Island weather events of January and February 2023. We report each month on how many claims have been received; resolved; and how many remain open. The data in this section is organised by loss event type (earthquake, landslip, flood or storm damage). We profile our remaining on hand claims by damage type and age.

Our dashboard explained

Section 04 - Homeowner focus

This section monitors the quality of our homeowner focus through homeowners' satisfaction with their interactions with NHC Toka Tū Ake. This section reports on two of the three key strands of our homeowner focus metrics:

- Overall claims experience
- Timeliness of Complaints Resolution

Note: The third strand 'Enduring settlements' is reported under section 1. (refer to measures 4.1.8, 4.2.4, and 4.3.3)

This section also summarises the volume of customer contacts through our primary channels of phone, email and post. We report on the quality of service provided by our Contact Centre through performance against our grade of service and customer experience ratings.

Section 05 - Meeting our obligations under the Code of Insured Persons' Rights

The [Code of Insured Persons' Rights](#) supports you to be treated fairly and receive a timely outcome when you make a claim. Your rights and our obligations under the Code are set out in full in the Code. The Code applies to any interactions from 1 July 2024 about new or existing natural hazards cover claims. NHC Toka Tū Ake, or anyone working on our behalf, must follow the Code.

This section monitors complaints made by insured persons. Specifically we report on whether we're resolving complaints in a timely manner and reporting on the uptake of other resolution avenues available under the Code.

The Code is a requirement under the NHI Act and addresses the lessons learned from previous natural hazard events. Public feedback helped us develop the Code.

Section 06 - Media coverage

This section monitors the volume and sentiment of NHC Toka Tū Ake media coverage and what's driving it and where it's being driven in terms of media channel. We report on the sentiment of coverage across key themes along with reporting on our social media profiles in terms of the growth of our Facebook and LinkedIn profiles and the content that's increasing our profiles.

Section 07 - Complying with the Official Information Act

This section monitors how well we're complying with meeting our responsibilities to respond to requests for information covered by the Official Information Act and the Privacy Act. Our reporting in this section includes the volume of information requests we've received; completed; and have remaining on hand at the end of the month. Our reporting categorises information requests into two types: those in which our customers request information and/or supportive information from us on their claim (Customer OIA); and OIA requests that relate directly to NHC Toka Tū Ake and/or operational activities (Organisational OIAs). Reporting on our compliance rate for both information request types is monitored and reported here.

In this section we also provide visibility on the number of formal notices received from the Ombudsman of investigation into a complaint received. This reporting also includes any final opinions reached by the Ombudsman.

The other reporting element of this section centres around the volume of requests received to draft a response for the Minister's Office.

Section 08 - Data protection

This section monitors how well we're protecting the data that we hold. In particular, we report on privacy breach volumes each month as well as the severity and nature of those breaches. We also report on any emerging themes.

Section 09 - Our people

This section monitors a number of organisational performance markers including: headcount - overlaid by claim population movement; avg. annual leave balance; avg. sick leave usage; and voluntary turnover. We compare our results to the corresponding Public Service average and provide visibility on what's influencing movement within these markers. This section also provides a broad profile of our workforce, across a number of dimensions.

Section 1 - Statement of Performance Expectation (SoPE) measures - monthly monitoring

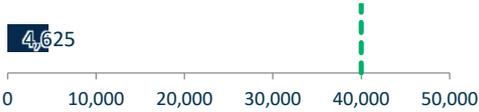
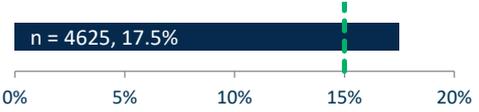
Output one: resilience

1. A resilience programme that informs, enables and influences for improved analysis and public understanding of natural hazards risk

The NHI Act increases the NHC Toka Tū Ake focus on resilience. Our strategic priority for resilience is to strengthen resilience by building knowledge and understanding of natural hazards risk to improve decision-making.

Our **resilience** objective is to equip decision-makers, homeowners and communities with better understanding of natural hazards risks so they can take action to reduce risk and strengthen resilience.

Output 1 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
1.1	Number of Natural Hazards Portal users, and percentage of those seeking further information (via the PDF download function or Natural Hazard Portal-driven OIA requests)	>40,000 users	4,625		On track
		>15% seek further information	17.5%		N/A (first month of FY24-25)
1.2	Number of downloads of our publicly available research and resilience documents	>1,200	239		On track
1.3	Number of formal submissions made on central and local government policy and plans, and percentage of recommendations that are partially or fully accepted or acted on	>5 submissions	0		N/A
		>20% of recommendations accepted or acted on	0%		N/A
1.4	Percentage of homeowners surveyed who say they have acted on any of the six key preparedness actions promoted by NHC Toka Tū Ake	>57%	0%		N/A
1.5	Progress on delivering our loss modelling strategy via agreed roadmap milestones	Achieved		Not yet reportable	N/A
1.6	A research Benefits Management Framework is finalised and implemented, enabling the ability to track the short, medium, and longterm impacts and benefits of research	Achieved		Not yet reportable	N/A

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output two: readiness

2. Ensuring capacity and readiness for an event

Our **readiness** objective is to prepare NHC Toka Tū Ake and its partners to deliver the best possible claims management process for homeowners when a natural hazard event strikes. This means supporting homeowner and community recovery, by working with our insurer partners to deliver a transparent, timely, high-quality and responsive process for natural hazards insurance claims.

Output 2 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
2.1	Document and present to the Board an implementation plan based on the lessons learned from previous events (including the 2023 North Island Weather Events) and scenario response strategies, to enable improved efficiency and effectiveness	Achieved	-	Not yet reportable	N/A
2.2	NHC Toka Tū Ake is satisfied NDRM insurers have effective surge plans to support the NDRM to respond to a natural hazard event resulting in up to 100,000 homeowner claims under the natural hazards scheme	100%	-	Surge plans are in place and are now in the process of testing these for effectiveness. This phase will help us identify any potential gaps and make the necessary improvements to ensure preparedness for a major event.	On track
2.3	NHC Toka Tū Ake participates in a maximum of two natural hazards exercises with stakeholders and insurer partners to test the natural hazards scheme's preparedness for a significant natural hazard event	100%	-	Not yet reportable	N/A
2.4	New Zealanders have increasing trust and confidence in NHC Toka Tū Ake	Public Sector Reputation Index ≥59	-	This is annual measure based on the annual Public Sector Reputation (PSR) Index Report. We will report our PSR Index score in our Jun-25 report.	N/A

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output three: risk financing

3.1. Maintain a reinsurance programme that supports the delivery of accessible residential natural hazards insurance protection

Our **risk financing** objective is for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events.

The risk financing out class supports our core legislative functions to contribute to the management of the financial risk to the Crown of providing natural hazards cover by:

- managing the Natural Hazard Fund
- collecting levies payable for insurance under the NHI Act
- obtaining reinsurance and other risk transfer products.

Output 3.1 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
3.1.1	Reinsurance protection for 2025-2026 is obtained on terms that assure continuity of coverage for all hazards under the NHI Act, at rates that are lower than the Crown's ceded cost of capital	1 June 2025	-	Not yet reportable	N/A
3.1.2	An annual review of the risk financing strategy is completed	Achieved	-	Not yet reportable	N/A

3.2. Managing the Natural Hazard Fund

Output 3.2 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
3.2.1	The percentage of levies collected compared to the annual budget	100%	99%	<p>To date: FY2024-25 budget \$74.5m, levies collected \$73.8m</p>	N/A (first month of FY24-25)
3.2.2	The Natural Hazard Fund is managed in accordance with parameters outlined in the FRMS	100%	-	Compliance status will be updated on a quarterly basis. First update will be provided at the end of the Sep-24 quarter.	N/A

3.3. Funding and Risk Management Statement

Output 3.3 | Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
3.3.1	Develop an investment strategy and framework based on the parameters provided in the Crown's Funding and Risk Management Statement (FRMS) by 30 June 2025	Achieved	-	Progress updates will be provided on a quarterly basis. First update will be provided at the end of the Sep-24 quarter.	N/A

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery

Our **recovery** objectives are for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events by receiving settlements that support effective recovery from these events.

Our recovery output class focuses on the way claims are managed after an event. From 1 July 2024 we are managing two insurance schemes:

- for events that occurred on or prior to 30 June 2024, EQCover applies.
- for events occurring on or after 1 July 2024, NHCover applies.

4.1. Settlement of the 2010-2011 Canterbury earthquake sequence claims

Output 4.1 is specifically focused on serving homeowners with claims from the **2010- 2011 Canterbury earthquake sequence**, including claims NHC Toka Tū Ake manages on behalf of Southern Response. The measures address both the timeliness and homeowner focus of the claims management services.

We have changed the timeliness measure under this output class. The new measure applies regardless of the date of claim lodgement and requires an escalating percentage of claims to be resolved over time. For example, the measure requires 85% of reopened claims to be resolved within six months of lodgement and 99% of claims within 24 months.

New measures have been added to report on the pre-settlement and post-settlement status of Canterbury On-sold claims (4.1.4 and 4.1.5). We have removed the measure used in previous years that Southern Response claims are managed in accordance with our agreement with Southern Response.

Measures 4.1.6 and 4.1.7 measure timeliness and customer satisfaction for Canterbury claims. We have reduced the number of homeowner satisfaction measures to a single measure of satisfaction of the overall claims experience (4.1.6). In previous years we had further, more specific satisfaction measures. Reducing the measures to one simplifies reporting for the SoPE. We will continue to ask homeowners more specific questions to inform the overall satisfaction results.

Output 4.1 | Performance measures | Timeliness



The results seen in the above chart are cumulative. As at July EOM, there were 244 claims in scope for this measure.



Measure	Standard	YTD Result	Status
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%	On track
NHC Toka Tū Ake will provide reporting to the Treasury as specified in Schedule 4 of the On-Sold Canterbury Properties Services Agreement.	Achieved	Achieved	
Applications for ex gratia payments will be assessed against the criteria specified in the On-Sold Canterbury Properties Services Agreement and a decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports	100%	100%	

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

Output 4.1 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.1.3	Pre-settlement: the percentage decrease in the number of On-sold applications in the pre-settlement phase	30% decrease	5%	<p>Jun-24 Jul-24 Aug-24 Sep-24</p> <p>5% (n = 345)</p> <p>Jun-24 EOM Pre-settlement: 363; Target: 254 or less</p>	↓ 5% on Jun-24 EOM
4.1.4	Post-settlement: the percentage increase in number of On-sold applications closed/completed in the financial year	25% increase	1%	<p>Jun-24 Jul-24 Aug-24 Sep-24</p> <p>1% (n = 1,111)</p> <p>Jun-24 EOM Post-settlement: 1,095; Target: 1,369 or more</p>	↑ 1% on Jun-24 EOM
4.1.5	Reopened Southern Response claims that are resolved within 12 months of the reopened date	80%	100%	<p>n = 9, 100%</p>	N/A (first month of FY24-25)

Output 4.1 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.1.6	Surveyed homeowners are satisfied with their overall claims experience	≥60%	71%	<p>n = 20, 71%</p>	N/A (first month of FY24-25)
4.1.7	Timeliness of complaints resolution: complaints are resolved within two months, unless an alternative timeframe is agreed with the homeowner	95%	100%	<p>n = 1, 100%</p>	N/A (first month of FY24-25)
4.1.8	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	1%	<p>n = 150, 1%</p>	N/A (first month of FY24-25)

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

4.2. Claims relating to natural hazard events (excluding Canterbury)

Output 4.2 is focused on claims to the scheme that occurred after the 2010-2011 Canterbury earthquake sequence. These measures address the timeliness, quality and cost of claims resolution for all other events, including claims management services provided by our insurer partners under the operating model from 30 June 2021 onwards. Measures addressing quality, customer experience, and cost of claim resolution related to claims generated for the North Island Weather Events are included in output 4.3.

We have changed the timeliness measure under this output class. The new measure applies regardless of the date of claim lodgement and requires an escalating percentage of claims to be settled over time. For example, the measure requires 80% of claims to be settled within 12 months of lodgement and 90% of claims within 24 months.

As with output class 4.1, we have reduced the number of homeowner satisfaction measures to one (4.2.2) on overall satisfaction.

Output 4.2 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.2.1	Percentage of claims settled from the date of claims lodgement	80% within 12 months	59%		N/A (first month of FY24-25)
		90% within 24 months	100%		N/A (first month of FY24-25)
		95% within 36 months	100%		N/A (first month of FY24-25)
		98% within 48 months	100%		N/A (first month of FY24-25)

Notes

- The results seen in the above charts are cumulative. As at July EOM, there were 432 claims in scope for this measure.

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

Output 4.2 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.2.2	Surveyed homeowners are satisfied with their overall claims experience	≥60%	61%	<p>n = 18, 61% n = 18, 61% n = 0, 0%</p> <p>0% 25% 50% 75% 100%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	N/A (first month of FY24-25)
4.2.3	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	86%	<p>n = 7, 86% n = 7, 86% n = 0, 0%</p> <p>0% 25% 50% 75% 100%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	N/A (first month of FY24-25)
4.2.4	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤3%	1%	<p>n = 22, 1% n = 209, 1% n = 13, 8%</p> <p>0% 2% 4% 6% 8% 10%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	N/A (first month of FY24-25)

Output 4.2 | Performance measures | Quantity

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.2.5	The ratio of claims handling expense to settlement cost for the period is less than the ratio set by the Board	Less than ratio	●	<p>Jul-24, 45%</p> <p>0% 10% 20% 30% 40% 50%</p>	N/A (first month of FY24-25)
<p>SoPE 4.2.5 observations:</p> <p>As at 31 July 2024, YTD performance is outside expectations with a YTD claims handling expense (CHE) ratio of 45% observed vs. the YTD target threshold ratio of 33%.</p> <p>Our reported CHE ratio is currently subject to monthly variability, with just one month's data of this financial year to report on. As more claims are settled over time, we expect the settlement amounts to increase.</p>					

Notes

- This measure is specific to claims managed by our insurer partners under the Natural Disaster Response Model (NDRM), which commenced on 30 June 2021.
- The threshold is recalibrated each month, includes Kaikoura and excludes annual fixed fees.
- The methodology used to calculate this measure was approved by the Board on 12 May 2021. We expect this will change following pending fee negotiations with insurers.

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

4.3. Claims relating to North Island Weather Events: January - February 2023

In 2023-2024 we introduced independent performance measures for the response to the impacts of severe weather events in the North Island (including the Auckland Anniversary Weekend floods in January 2023 and Cyclone Gabrielle in February 2023).

Several of these measures have been retained for 2024-2025 to reflect that claims for this event continue to be lodged and there is ongoing complexity in resolving claims involving significant land damage. Settlement timeliness of claims generated for the North Island Weather Events is captured in the 'Timeliness' measure 4.2.1.

Output 4.3 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status Trend
4.3.1	Surveyed homeowners are satisfied with their overall claims experience	≥60%	38%	<p>n = 16, 38% n = 16, 38% n = 0</p> <p>0% 25% 50% 75% 100%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	N/A (first month of FY24-25)
4.3.2	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	100%	<p>n = 20, 100% n = 20, 100% n = 0, 0%</p> <p>0% 25% 50% 75% 100%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	N/A (first month of FY24-25)
4.3.3	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	0.4%	<p>n = 470, 0.4% n = 462, 0.4% n = 0, 0.0%</p> <p>0% 2% 4% 6% 8% 10%</p> <p>■ Total ■ Insurer Managed ■ NHC Toka Tū Ake</p>	N/A (first month of FY24-25)

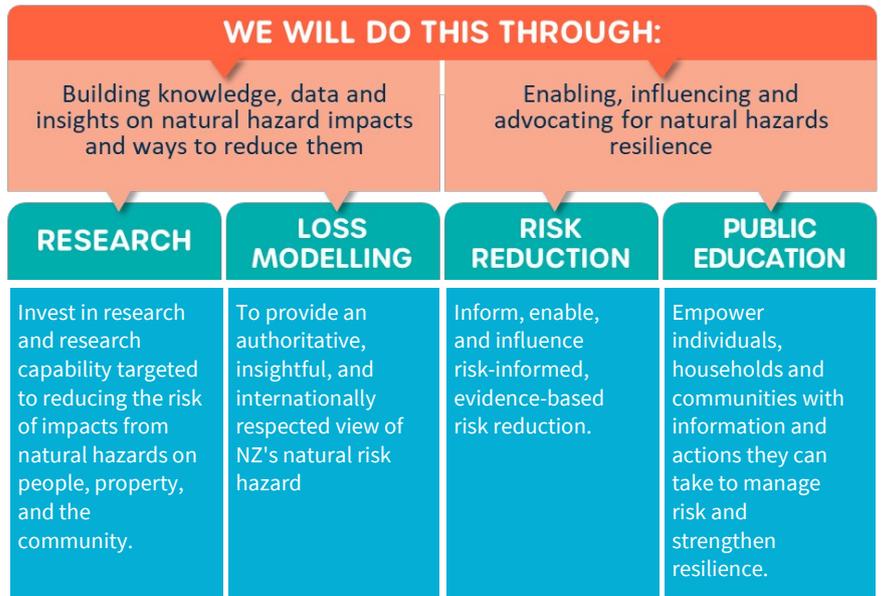
Section 2 - Resilience

Our Resilience Strategy

Our vision is that natural hazards resilience becomes embedded in all aspects of decision making for our homes, towns and cities.

Our goal is to inform, enable and influence the choices and decisions that reduce vulnerability and the exposure of New Zealand’s built environment to natural hazard events.

In simple terms, the result will be stronger homes, built on better land, served by resilient infrastructure, supported by affordable risk capital.



We report on a quarterly basis what we're doing to progress our Resilience strategy

The quarterly frequency of our progress reporting takes into account that the nature of the work undertaken to progress our Resilience strategy is more suited to quarterly progress reporting.

Our next quarterly update will be provided in the NHC Toka Tū Ake Performance Dashboard - September 2024.

Our updates will focus on what we're doing to advance our Resilience strategy under the following strands.



Quarterly update

Building knowledge, data and insights on natural hazard impacts and ways to reduce them

- Research
- Loss modelling



Quarterly update

Enabling, influencing and advocating for natural hazards resilience

- Risk reduction
- Public education

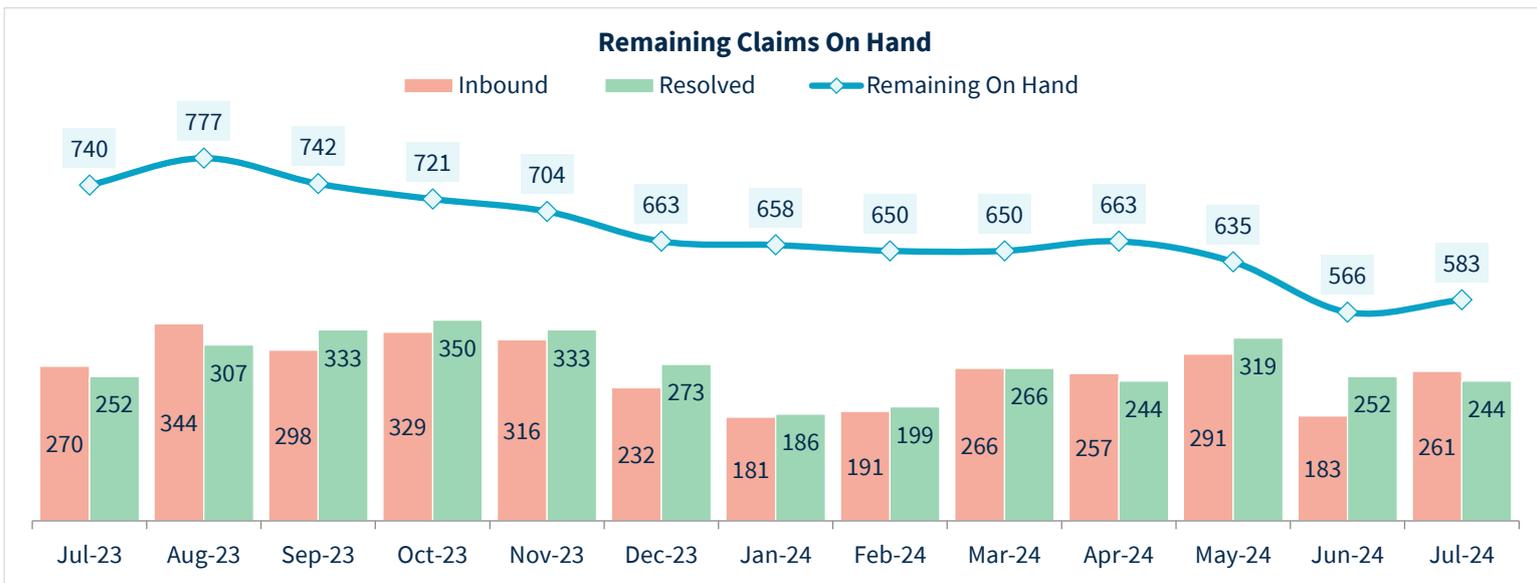
Section 3 - Recovery | Canterbury earthquake sequence claims

During July, 73% of the 244 claims resolved were settled within 3 months of reopening, while 6% were 'aged claims' (claims older than 12 months).

Sampling of the 261 claims inbound during July indicated 68% were categorised as 'simple' claims i.e., closed or forecast to close in <3 months. A further 29% are classified as 'standard' complexity (3-6 month forecast duration), and 3% classified as 'complex' (>6 month forecast duration). Closure forecast accuracy this month was 71% (cf. 88% in June).

Missed damage continued to be the top homeowner-initiated reopen category in July, accounting for 73% of reopens. Drainage/plumbing-related reasons remain the biggest driver of claims reopened for missed damage.

The age profile of remaining claims reveals that 35% are <3 months old while aged claims (>12 months old) account for 15%. Settling aged claims remains an ongoing focus. Currently we have 88 aged claims (cf. 88 last month) and 132 aging claims (58 claims aged 9-12 months and 74 claims aged 6-9 months).



Open Canterbury Claims by Reopen Reason

Missed Damage, 72%

Claim has been reopened as the homeowner has concerns regarding additional damage on previously scoped or unscoped elements and requires review and assessment.

Homeowner Complaint, 3%

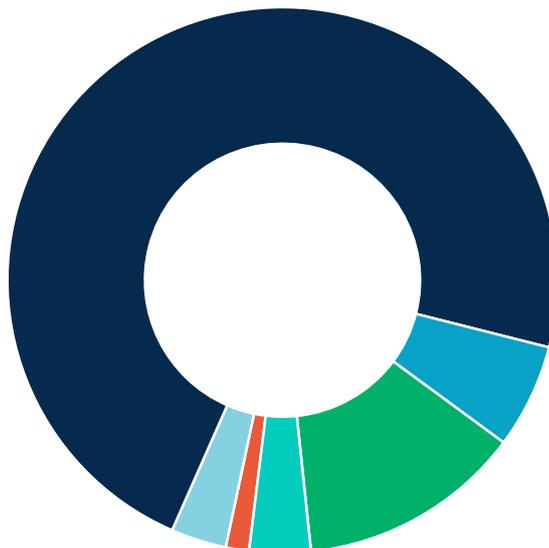
Claim is reopened due to formal expression by the homeowner of dissatisfaction with the management of the claim.

Additional Payment, 1%

Claim has been reopened to make additional payment/s to settle Natural Disaster Damage in accordance with EQC Act, and any other payments required to support resolution of the claim.

Requested information received from homeowner, 4%

Claim is reopened as the homeowner has returned with information previously requested by EQC Toka Tū Ake to progress the claim.



Repair Methodology, 6%

Claim has been reopened as the homeowner has concerns regarding elements of the repair methodology* or strategy that was recommended or followed, to settle natural disaster damage in accordance with EQC Act.

* Methodology: determining a repair strategy for damage relating to Natural Disaster using appropriate qualified specialist assessments.

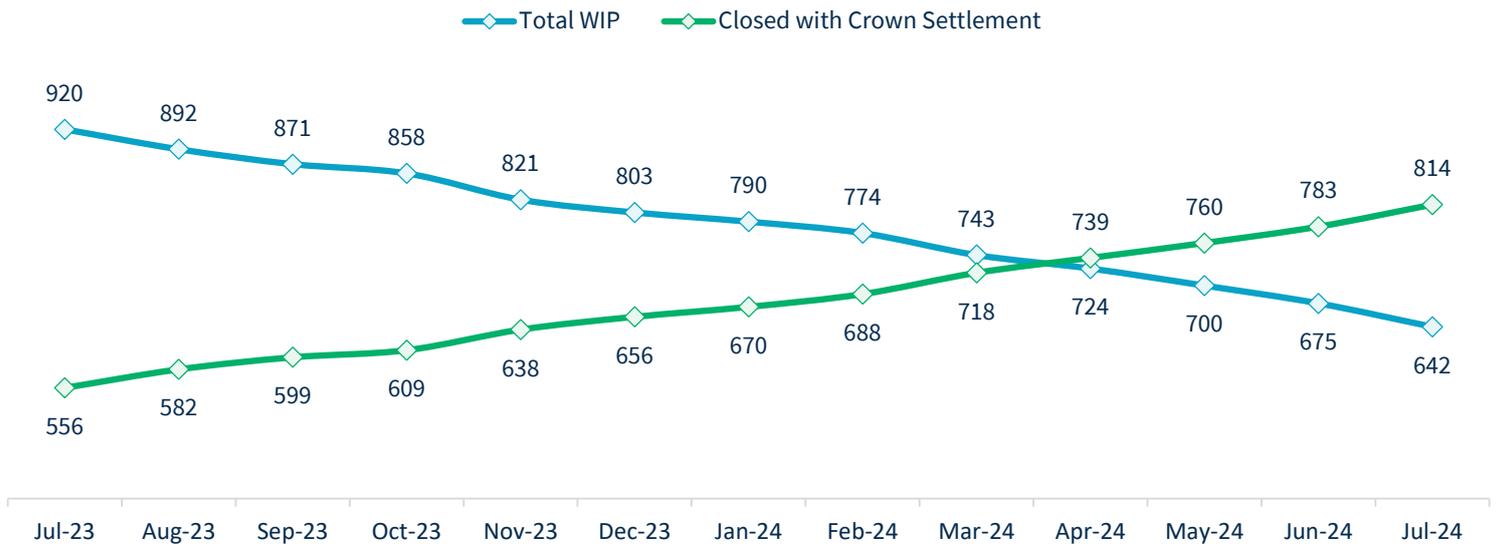
Repair Quality, 13%

The homeowner has identified defects or quality issues with repairs previously completed and managed by EQC Toka Tū Ake* that need to be assessed to settle Natural Disaster Damage in accordance with the EQC Act.

*Note: Issues with repairs managed by the homeowner following cash settlement need to be resolved directly by the homeowner with the contractor.

Section 3 - Recovery | Canterbury earthquake sequence claims (cont.)

Progress of On-sold Over-cap Expressions of Interest (EOI)



At the end of July, our On-sold WIP includes:

- **Pre-settlement** - 345 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 60 Awaiting Agreements with Customers.
- **Post-settlement** - 297 applications with customer acceptance of settlement offer, being prepared for payment, or with tranche payments in progress for customer-managed repairs.

Section 3 - Recovery | Claims relating to natural hazard events (excl. Canterbury)

In this section we report on the progress of settling claims related to natural hazard events that occurred after the 2010-11 Canterbury earthquake sequence (2010-11 CES). There are two parts to this section:

- a.) Historic claims that we manage directly that pre-date the Natural Disaster Response Agreement (NDRA)
- b.) Claims that our NDRM insurers manage directly under the NDRA

As a proportion of the overall population, the historic claims that we manage directly that pre-date the NDRA is relatively small, whereas claims managed directly by our NDRM insurers under the NDRA represents the vast majority of claims relating to natural hazard events after the 2010-11 CES.

The first part of this section reports on the small population of historical claims that we manage directly.

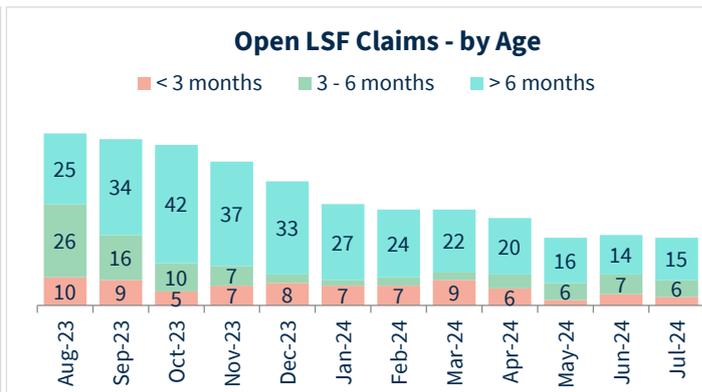
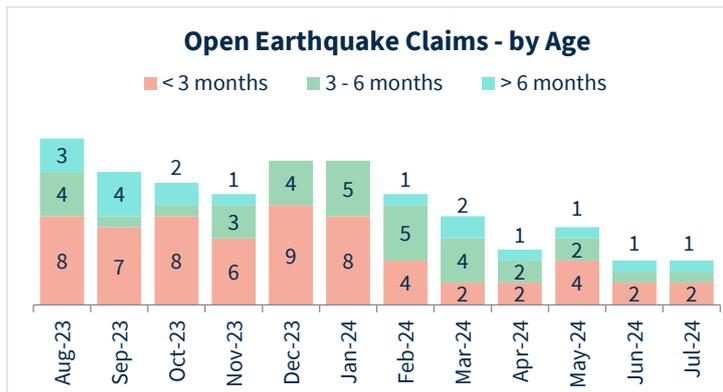
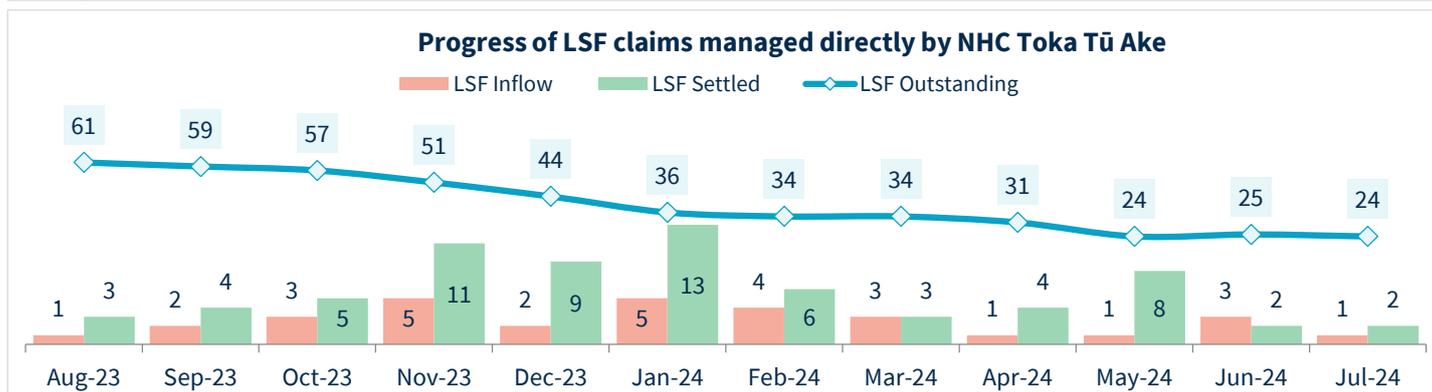
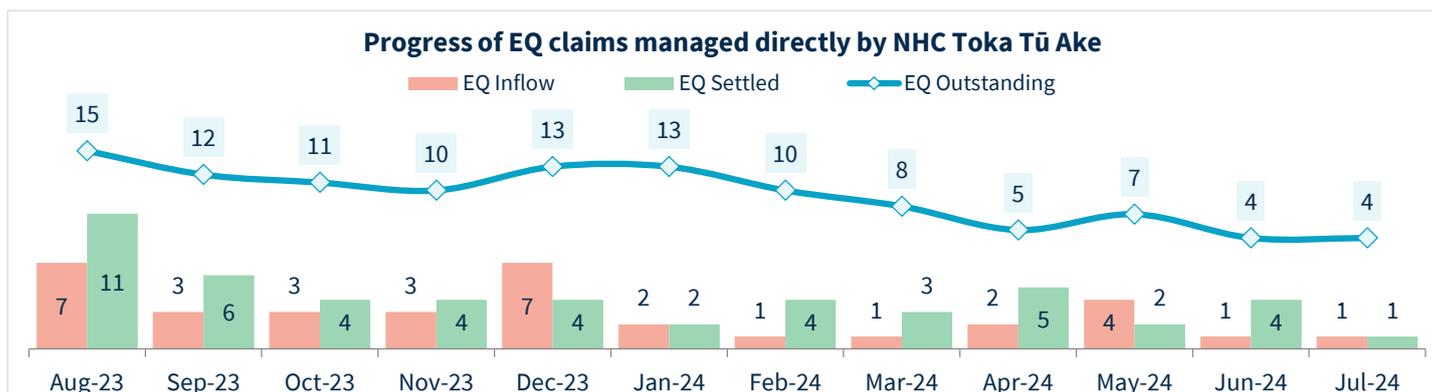
Historic claims managed directly by NHC Toka Tū Ake

This population of claims pre-date the Natural Disaster Response Agreement (NDRA) and are not linked to either the 2010-11 CES or the remaining tail of the 2016 Kaikōura earthquake event claims.

Population movement across the month

Across July, inflow included 2 new and reopened claims (cf. 4 for Jun-24). The loss cause profile of this month's inflow was 50% Earthquake (EQ) related and 50% Landslip, Storms and Flood (LSF) related.

This month we settled 3 claims. Coupled with an on-hand population of 29 at the end of last month, we have 28 claims on hand at month end that we're directly managing.



Note: Inflow refers to claims lodged as well as reopened

Section 3 - Claims relating to natural hazard events (excl. Canterbury) cont.

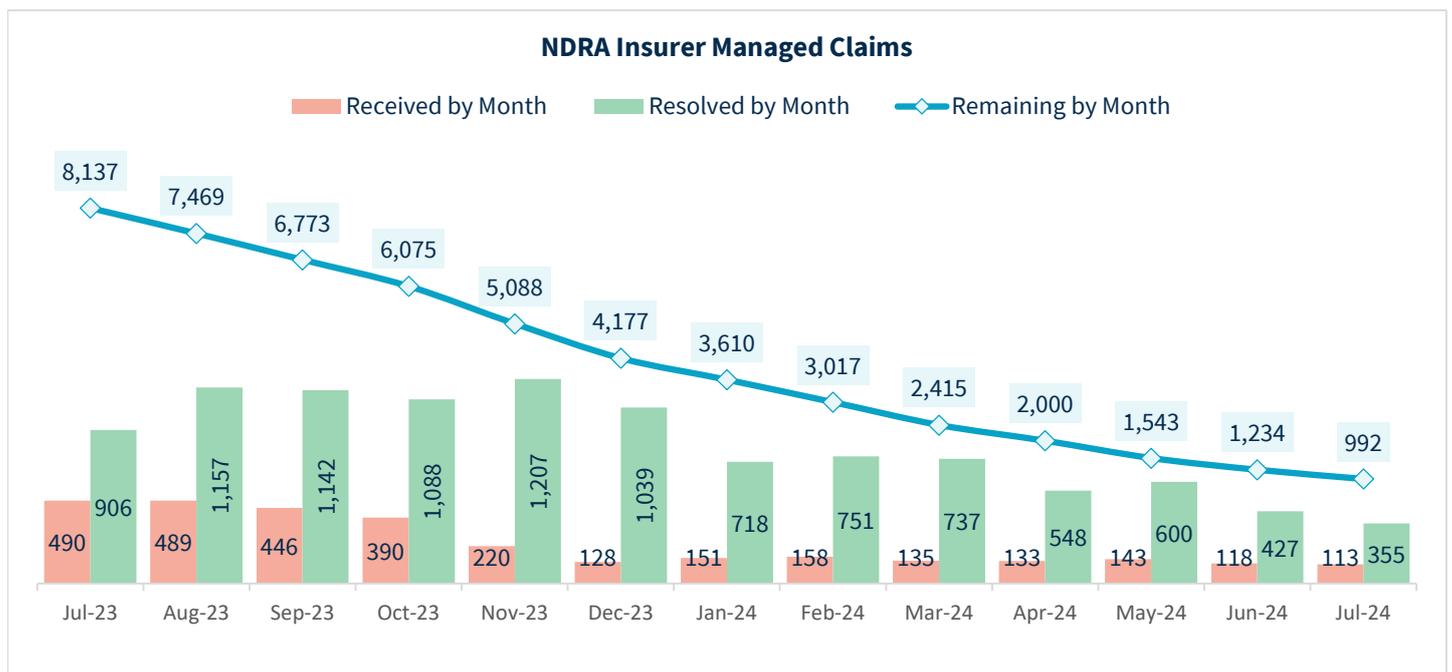
How many claims have we received since the start of the NDRA?

Since the commencement of the NDRA, we've received 18,914 claims (cf. 18,088 reported last month). Over 80% of reported claims are related to a weather event. We've received 8,562 claims to date for the Jan-Feb 2023 Upper North Island weather events, of which 93% are resolved.

Progression of claims relating to natural hazard events (excluding the 2010-11 CES)

In this financial year, we're focused on reporting the progress that our NDRM insurers, as a whole, are making on claims lodged in this financial year.

The following visual provides a 13 month rolling view of progress that our NDRM insurers have made on settling claims under the NDRA.



Note: Due to updated information received from insurers, the reported claims total during Jun-24 has been revised in Jul-24.

Section 4 - Homeowner Focus

Homeowner engagement under the Natural Disaster Response Agreement (NDRA)

Under the NDRA, which came into effect on 30 June 2021, homeowners now lodge their disaster claim directly with our NDRM insurers who manage the settlement process on behalf of NHC Toka Tū Ake ('Insurer Managed' claims). NHC Toka Tū Ake continues to directly manage historical claims ('NHC Toka Tū Ake Managed' claims) relating to damage prior to 30 June 2021.

Are there any significant changes to our FY24-25 homeowner experience reporting from last year?

Yes there are changes, we've simplified our reporting on the claims experience of homeowners. For this financial year, we have reduced the number of homeowner satisfaction measures to a single measure of satisfaction with the overall claims experience.

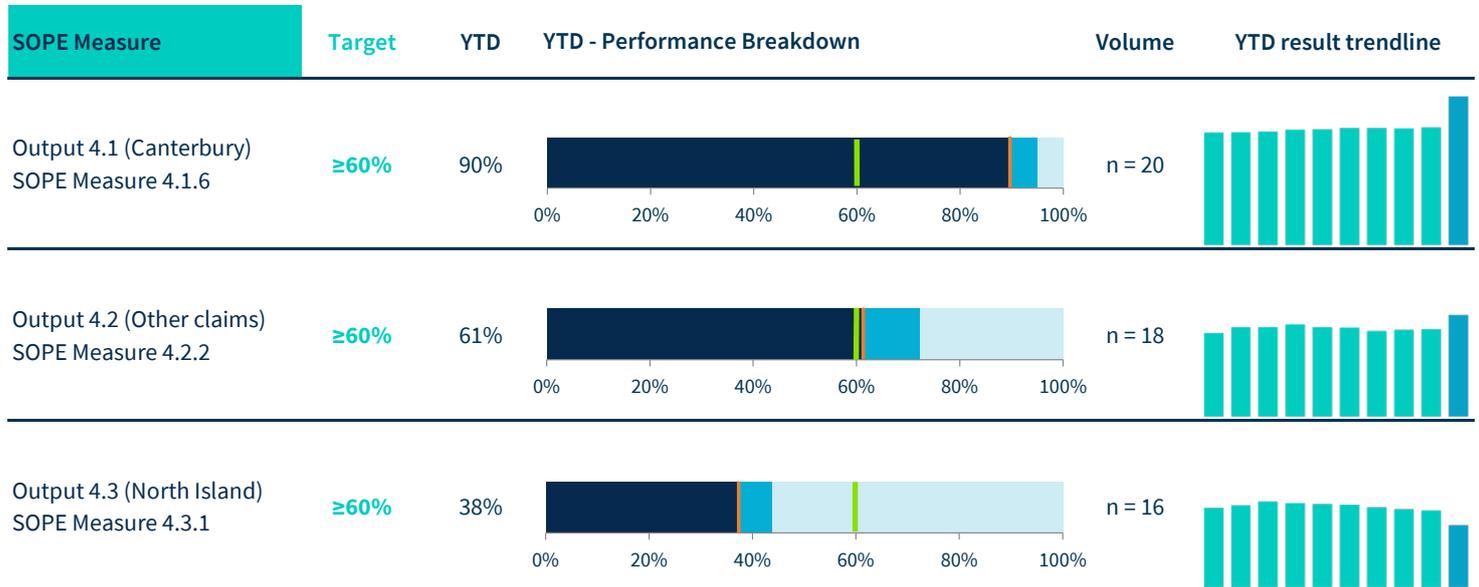
In previous years we had further, more specific satisfaction measures. Reducing the measures to one simplifies our reporting in this area.

We will continue to ask homeowners more specific questions to inform the overall satisfaction results.

Overall experience

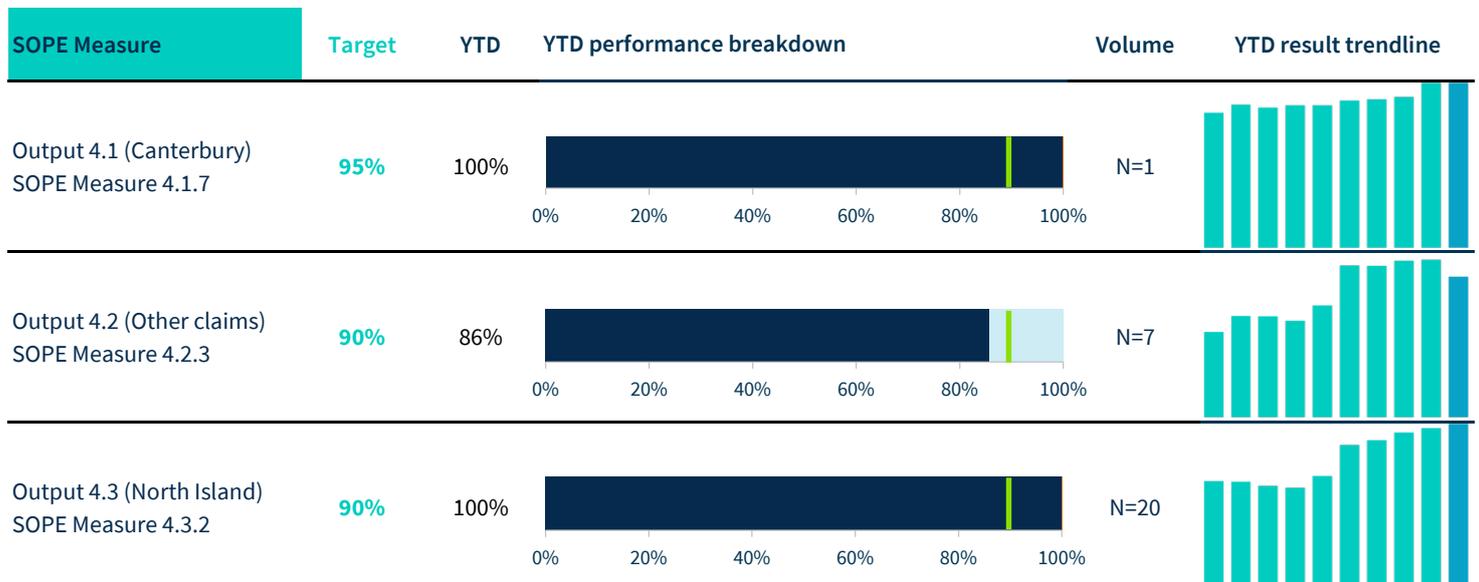
Surveyed homeowners are satisfied with their overall claims experience

KEY	Homeowner experience			Line markers		YTD trendline
		Satisfied	Neutral	Dissatisfied	Year end Target	YTD result



Complaint resolution

Complaints are resolved within two months or within such longer period as the complainant and private insurer agree



Section 5 - Meeting our obligations under the Code of Insured Persons' Rights

What reporting is included in this section?

This section will be populated from the August 2024 reporting month. It will cover complaints made by insured persons', and claims subject to litigation matters.

Section 6 - Media Coverage

What reporting is included in this section?

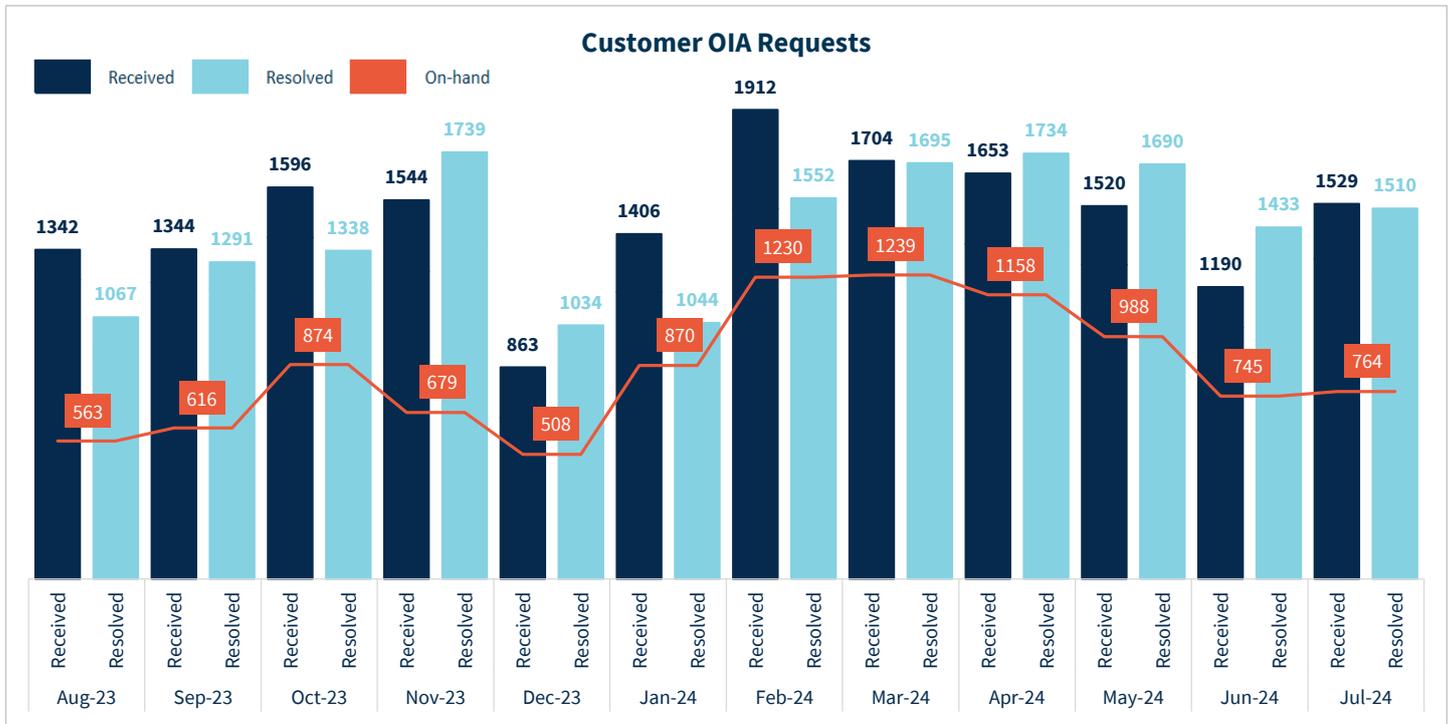
This section will be populated from the August 2024 reporting month. It will cover updates for traditional media coverage, references to media articles, and our social media profiles.

Section 7 - Official Information Act (OIA) requests

Our OIA team supports the work of NHC Toka Tū Ake by responding to requests for information covered by the Official Information Act and the Privacy Act. This requires investigating requests for information, communicating with the requestor and producing logical and factual reports.

Our reporting encompasses our two information request workstreams:

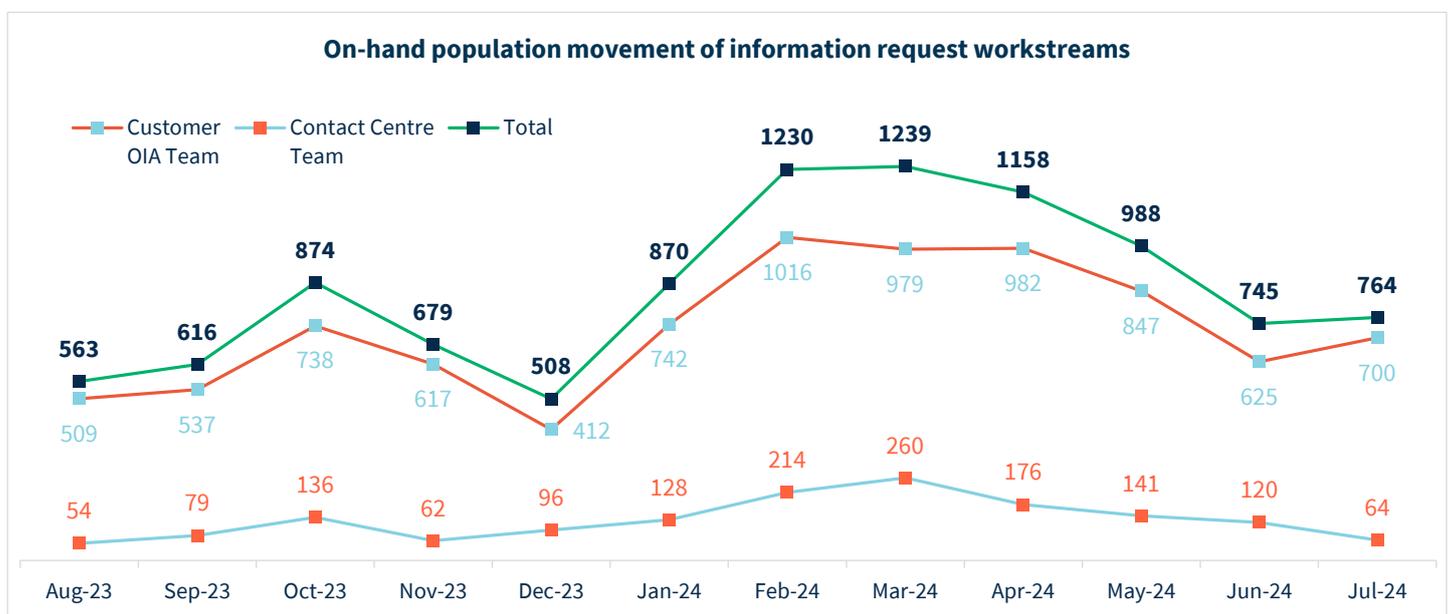
- Customer OIA requests (claim related information requests)
- Organisational OIA requests (all other information requests)



Across July, our Customer OIA and Contact Centre Teams received 1,529 new OIA requests (cf. 1,190 for Jun-24). Coupled with the 745 requests on hand from last month and resolution of 1,510 requests this month, we have 764 requests on hand at month end.

The increase in requests received this month continues to be driven by activity in the real estate market in the lead up to spring, which is one of the peak activity seasons for the market. The Portal continues to further promote the essential due diligence required on the part of both buyers and sellers.

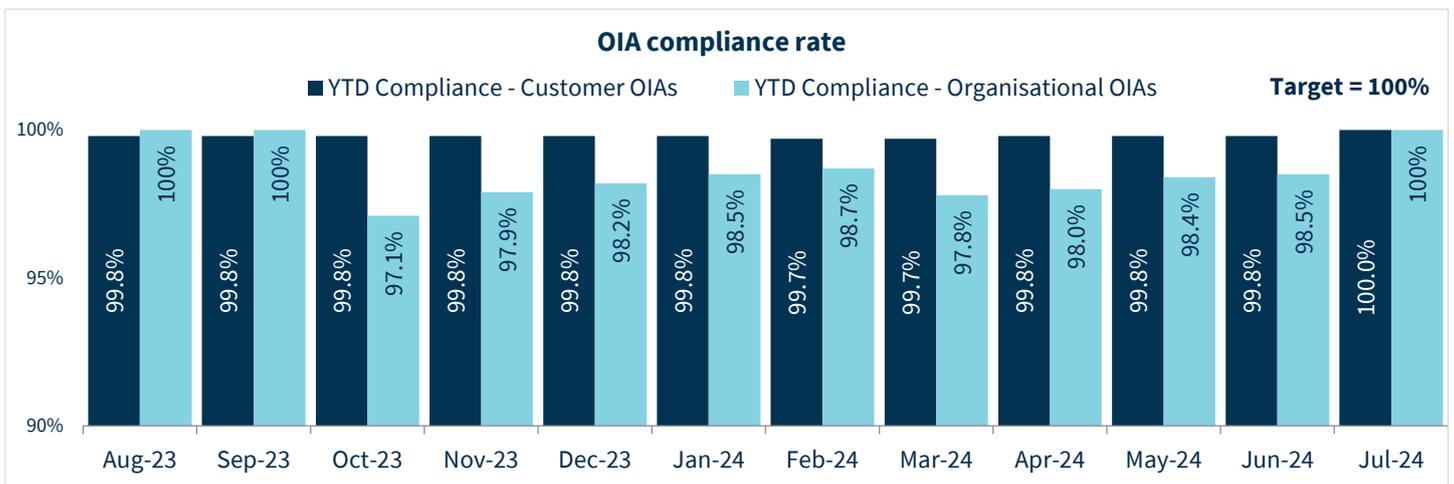
The chart below shows the monthly on hand population movement of our two customer information request workstreams.



Section 7 - Official Information Act (OIA) Requests (cont.)



Across July, our Government Relations Team received 13 new organisational OIA requests (cf. 16 in Jun-24). Coupled with the 16 requests on hand from last month and 15 completed requests this month, the team have 12 requests on hand at month end.



Across July, our Customer OIA and Contact Centre teams achieved a compliance rate of 100% across 1,510 completed responses. Similarly, across the month, our Government Relations Team achieved a 100% compliance rate across 15 completed responses.

Ombudsman review of complaints received

Across July, we received one notice of formal investigation into an OIA complaint received by the Ombudsman. During the same period, the Ombudsman did not deliver any formal investigation opinions.

Ministerial correspondence

Across July, we received four requests to draft a response for the Minister's Office.

Contact centre performance

	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24
Outbound - Inbound Ra	12: 88	10: 90	12: 88	11:89	9:91	9:91
Grade of Service	85%	77%	92%	93%	94%	95%
Abandonment Rate	0.9%	3.5%	0.8%	0.7%	0.1%	0.3%
Roll Over No Answer	16	58	13	11	1	6
Total Calls	2,077	1,843	1,814	1,846	1,399	1,942
Total Email and Post	3,727	3,615	3,425	3,114	2,473	3,139

Section 7 - Official Information Act (OIA) Requests (cont.)

Contact centre performance (cont.)**Grade of service this month**

Across July, our grade of service was 95% (cf. 94% last month)

Quality of the customer experience this month

The customer experience this month remains high at 97% (cf. 98% last month) across 562 customers surveyed this month (cf. 365 surveyed last month).

Actual vs. forecast calls

Actual inbound calls for the month (N=1,762)

Forecast inbound calls (N=1,691)

Explained: Grade of service

Grade of service is defined as calls being answered within 20 seconds.

Explained: Customer experience rating

Customers are invited to complete a survey after every call to rate their experience on a scale of 1-7.

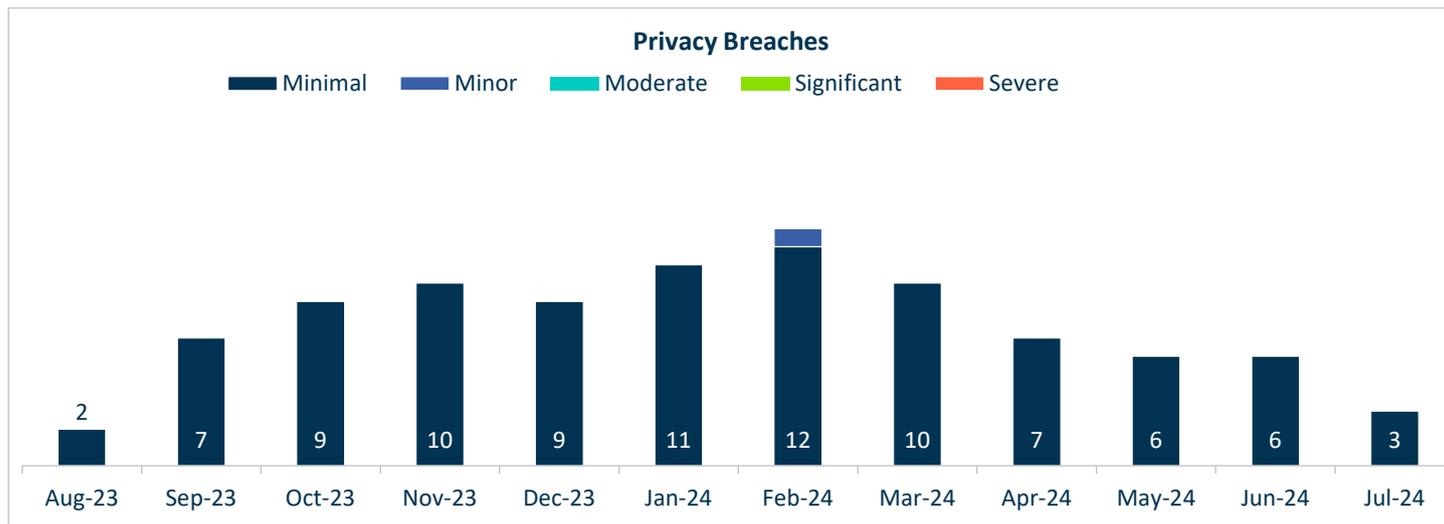
The descriptors used for the scale are as follows:

1 and 2 = negative; 3 and 4 = neutral; and 5,6,7 = positive.

Overall rating is the total positive ratings divided by total responses.

Section 8 - Data Protection

Across July, 3 privacy breaches (cf. 6 for Jun-24) were reported by the Risk and Compliance Team. All reported breaches were assessed against the Government Chief Privacy Officer (GCPO) categorisation system and none have met the serious harm threshold requiring reporting to the Office of the Privacy Commissioner.



Privacy breaches

Of the 3 reported breaches this month, 1 was triggered by NHC Toka Tū Ake while 2 were attributed to our NDRM insurers. Over the last 12 months, 51 breaches were attributed to NHC Toka Tū Ake, which is consistent with the two previous years. Over the same 12 month period, 40 breaches were attributed to our NDRM insurers.

Breach severity categories

Following the new Privacy Act 2020, which came in to effect on 1 December 2020, all breaches are now assessed against the Government Chief Privacy Officer Tool (GCPO). The GCPO categorisation system allows for transparent internal and external reporting on privacy incidents, and allows for benchmarking and direct comparisons of reported incidents across government agencies. The new rating categories are: 'Minimal', 'Minor', 'Moderate', 'Significant', and 'Severe'.

Below is an explanation of each rating:

Severe	Significant	Moderate	Minor	Minimal
Breach of sensitive or highly sensitive information with serious potential or actual harm. Indication of systemic failure that could undermine government systems. The incident will significantly affect the reputation of and undermine trust and confidence in the public sector. The incident will get ongoing media coverage.	Information is sensitive or highly sensitive with serious potential or actual harm. There will be measurable and ongoing negative impact on individuals and/or agencies with potential long-term loss of trust and confidence in the agency. Possible indication of systemic failure that could undermine government systems. The incident will get ongoing media coverage.	Information is not sensitive or highly sensitive. Potential or actual harm is more than minor. Customers and clients may stop using, or be reluctant to use, a service or delivery channel. The incident may get media attention or cause reputational risk due to the number of people rather than the information involved.	Small number of people are affected with minor potential or actual harm. Little or no indication of systemic problems. The incident may get short-term minor or isolated media interest.	Small number of people are affected with little or no potential or actual harm. Little or no indication of systemic problems. The incident most likely won't get media interest.

Section 9 - Our People

Across July, we increased our permanent workforce headcount by 7 to 356. In terms of full time equivalent (FTE) units, our permanent workforce headcount equates to 351 FTEs.

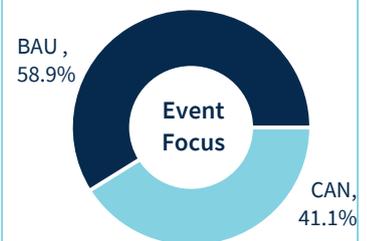
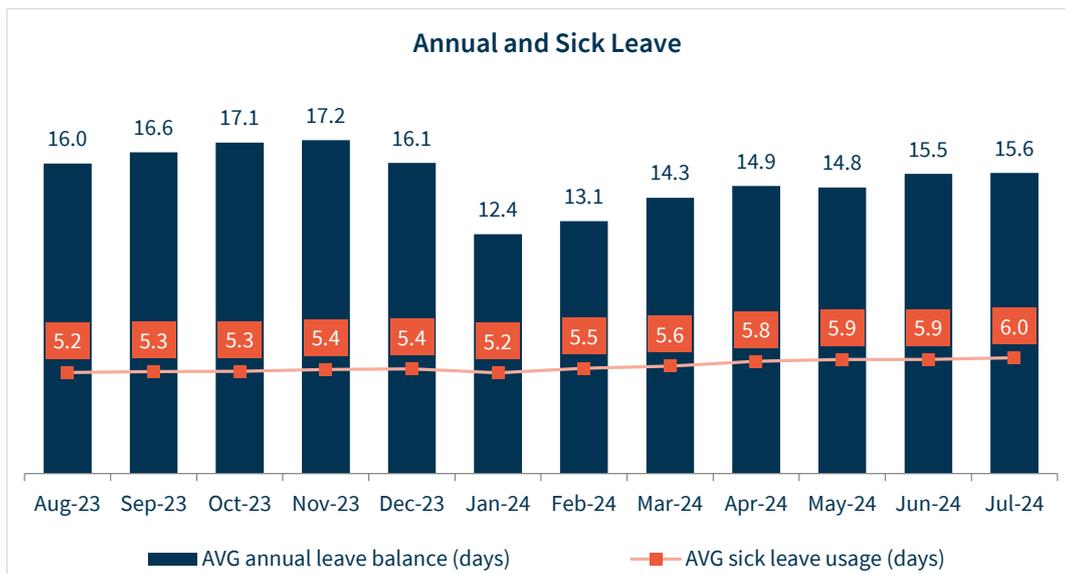
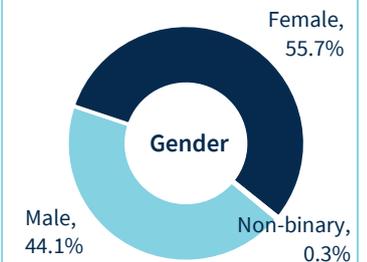
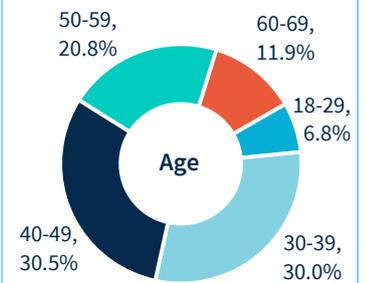
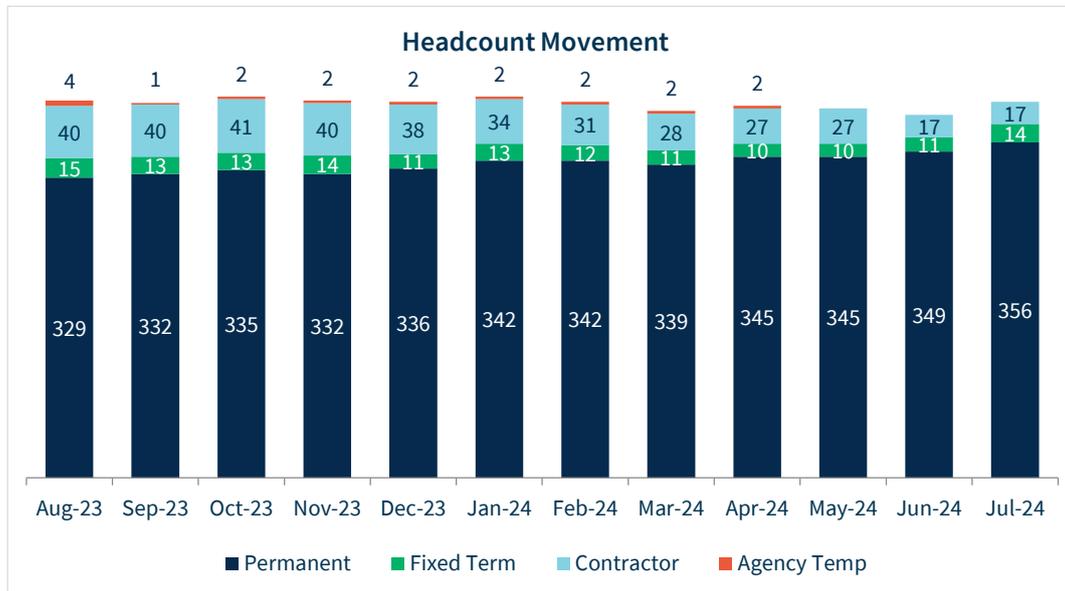
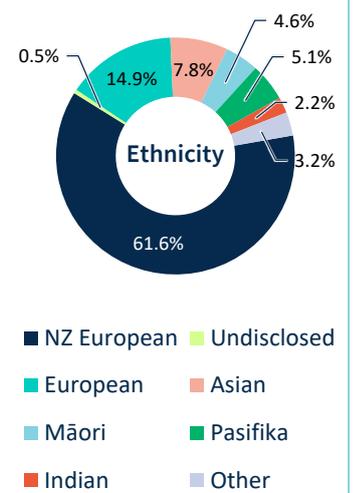
Across the month, our averages for annual leave balance, sick leave usage and annualised turnover ('voluntary turnover') continue to compare favourably to public sector averages.

Our People, Culture, and Capability team continues to actively work with our people leaders to understand employee departure causes, future requirements, and the importance of productive conversations to retain our talent. Regular feedback from people leaders is also part of staff development plans to foster positive employee engagement.

Comparison of NHC Toka Tū Ake averages against sector averages



Our people at a glance



Across the month, our average annual leave balance remains stable.

Almost 29% of our people have an annual leave balance greater than 20 days. To support the health and wellness of our people, we continue to implement and actively manage leave plans for our people with larger annual leave balances.