

Monthly Performance Dashboard

November 2025



**Natural Hazards
Commission**
Toka Tū Ake

Our dashboard explained

Our monthly performance dashboard ('dashboard') provides a monthly snapshot on operational performance across NHC Toka Tū Ake. This includes reporting on progress against our proposed performance targets for the year 1 July 2025 to 30 June 2026 as set out in our *Statement of Performance Expectations 2025/26*.

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 Expectations (SoPE) measures

The *Statement of Performance Expectations 2025/26* ('SoPE') is one of our formal public accountability documents. It sets out our performance targets and forecast financial information.

[Statement of Performance Expectations 2025/26](#)

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. Results for SoPE measures that are tied to an annual year-end result or a binary result will be published in our June 2026 dashboard or reported earlier when the result is confirmed.

Section 02 - Output 1 | Resilience

Resilience is output one of our SoPE. The vision for our [Resilience Strategy 2024-29](#) 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 are 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 are 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 are progressing this year's SoPE measures for this output can be found under *Section 1 - Statement of Performance Expectations (SoPE) measures - monthly monitoring* (refer to Output three - risk financing).

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 the financial impacts of natural hazard events by receiving settlements that support effective recovery from these events.

This section encompasses the two sub-output classes under Recovery, which are:

Recovery | Canterbury earthquake sequence claims

The first sub-output class reports on the progress of outstanding claims arising from the Canterbury Earthquake Sequence of 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.

Within this sub-output class we report on our progress in delivering the Government's On-sold support package, which supports homeowners 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)

The second 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 second sub-section encompasses two distinct cohorts, which are:

Claims managed by our Natural Disaster Response Model (NDRM) insurers under the Natural Disaster Response Agreement (NDRA), which came into effect on 30 June 2021. The data in this section is organised by loss event type (earthquake, landslip, flood, storm damage or other). We also profile claims received in the financial year by exposure type (land, building, building & land, not yet defined). All information presented under this cohort is at aggregate/ industry level.

Historical claims managed directly by NHC Toka Tū Ake. Here, we report on the small number of claims directly managed by NHC Toka Tū Ake ie. historic claims that pre-date the NDRA.

Our dashboard explained (cont.)

Section 04 - Resolving alternative homeowner pathways

In this section we monitor the resolution of complaints made against NHC Toka Tū Ake and its NDRM insurers. Specifically we report on whether we are resolving complaints in a timely manner.

Insured persons can make a complaint when they are unhappy with:

- the outcome of their claim.
- the way they have been treated, for example if they feel the [Code of Insured Persons' Rights](#) has been breached.
- the way their claim has been managed.

This section also provides visibility on the uptake of other resolution avenues available to insured persons.

The Code is a requirement under the Natural Hazards Insurance (NHI) Act 2023 (NHI Act) and addresses the lessons learned from previous natural hazard events.

Section 05 - Coverage and engagement through media

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 06 - 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 (OIA) 1982 and the Privacy Act 2020. 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.

We also report here on the volume of requests received to draft a response for the Minister's Office.

Lastly, we report on the performance of our Contact Centre. Our reporting focuses on how well we're performing in servicing our two key communication channels - phone calls and email.

Section 07 - 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 08 - 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 Expectations (SoPE) measures - monthly monitoring

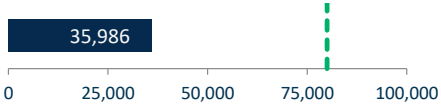
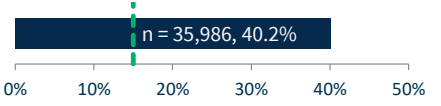
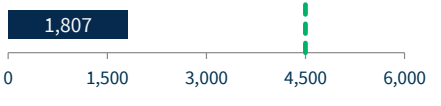
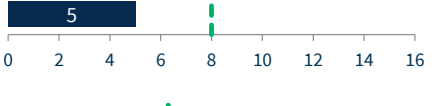
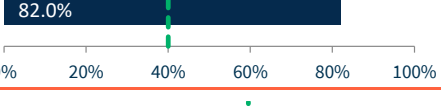
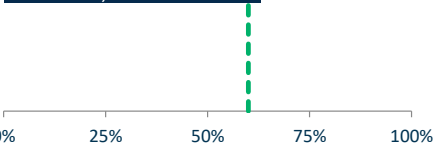
Output one: resilience

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

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		Status Trend
1.1	Annual number of unique Natural Hazards Portal users, and percentage of daily active users seeking further information (via the PDF download function or Natural Hazard Portal-driven OIA requests)	80,000 users	35,986		On Track
		15% seek further information	40.2%		On Track
1.2	Number of downloads of our publicly available research and resilience documents	4,500	1,807		On Track
1.3	Number of formal submissions made on central and local government policy and plans	8 submissions	5		On Track
	Percentage of recommendations within submissions that are partially or fully accepted or acted on	40% of recommendations accepted or acted on	82%		On Track
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	60%	63%		On Track
1.5	Progress on delivering our loss modelling strategy via agreed roadmap milestones: Milestone: Evaluate PRUE (loss-modelling tool), now including earthquake fragility and vulnerability models, for applicability across different use cases and compare results with vendor models.	Achieved	Validation and development of the PRUE Earthquake V2 beta is on track. External reviewers are engaged to regularly review this work as it progresses.		On Track
	Milestone: Implement and evaluate Auckland Volcanic Field (AVF) models in PRUE.	Achieved	Successful run of the AVF model in PRUE has confirmed usable outputs. Benchmark testing is now underway.		On Track
	Milestone: Engage with research community to ensure relevant research is identified, potential for loss modelling understood, and where appropriate planned for implementation into modelling.	Achieved	Planning is underway for a February 2026 workshop on next-generation hazard and loss models.		On Track

Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output 1 | Performance measures (cont.)

Ref	Measure	Target	YTD Result	Status Trend
1.6	A research Benefits Management Framework is finalised and implemented, enabling the ability to track the short, medium, and long-term impacts and benefits of research:			
	Impact/ benefit: Number of published research outputs resulting from research we fund, as part of achieving short-term research and innovation outcomes	60	4	On Track
	Impact/ benefit: Number of postgraduate students supported as part of medium- to long-term capability building in natural hazards expertise	55	0	N/A
	Impact/ benefit: Number of activities supporting the coordination of research and the research community, e.g. conferences and workshops, as part of knowledge transfer and coordination	10	2	On Track
	Impact/ benefit: Number of research and resilience stories published externally, as part of achieving short-term dissemination and knowledge transfer to specialists and the public	60	23	On Track

Output two: readiness

2. Ensuring capacity and readiness for an event

This strategic priority focuses on continuously enhancing our readiness for natural hazard events, both weather and non-weather related.

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	Status Trend
2.1	Cumulative actions implemented from the North Island Weather Events Implementation Plan at the end of the financial year. There are 26 actions in total.	20 of 26 actions	11	On Track
Notes				
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%	We are comfortable that insurers have surge plans in place, work continues to further analyse these plans for effectiveness.	On Track
2.3	NHC Toka Tū Ake tests the NDRM's preparedness for significant natural hazard events with natural hazard simulations	1 simulation	Preparation is underway to undertake a simulation in Q4.	On Track

Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output 2 | Performance measures (cont.)

Ref	Measure	Target	YTD Result	Status Trend
2.4	New Zealanders have increasing trust and confidence in NHC Toka Tū Ake	PSR Index ≥60	This annual measure is based on the annual Public Sector Reputation (PSR) Index Report. We will report our PSR Index score in our Jun-26 report.	

Output three: risk financing

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

The strategic priority for **risk financing** is to manage the fiscal risks of providing natural hazards insurance cover.

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

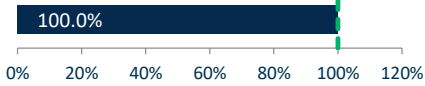
- managing the Natural Hazard Fund
- collecting levies payable for insurance under the NHI Act
- obtaining reinsurance and other risk transfer products.

Output 3.1 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend
3.1.1	Reinsurance protection for 2026/27 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 2026	Strong market support was confirmed after CE & CFO meetings with reinsurers	On Track
3.1.2	An annual review of the risk financing strategy is completed	Achieved	Risk Financing Strategy (RFS) approved.	On Track

3.2. Managing the Natural Hazard Fund (NHF)

Output 3.2 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend
3.2.1	The percentage of levies collected compared to the annual budget	100%	100.0%	To date: FY2024-25 budget \$382.373m, levies collected \$382.418m (NHF Balance: \$588.4m)  100.0% 0% 20% 40% 60% 80% 100% 120% ↓ 0.1% on Oct-25 EOM
3.2.2	The Natural Hazard Fund is managed according to parameters outlined in the Statement of Investment Policies and Objectives	Achieved	Not yet reportable	N/A

Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output four: recovery

Our **recovery** objective is to have an accessible, cost-effective way to help homeowners manage the financial impact of natural hazard events through the insurance claims process.

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 focuses on the settlement of claims relating to 2010-2011 Canterbury earthquake sequence claims, while Output 4.2 focuses on the settlement of other natural hazard event claims.

Measures 4.1.3 and 4.1.4 have been amended to reflect the impact of timeframes introduced by the November 2024 policy changes to the Canterbury On-sold programme, and now better reflect our progress on completing the programme.

The measure relating to settling Southern Response claims has been updated to clarify that this measure focuses on settling claims within 12 months of the claims being confirmed as over cap.

Output 4.1 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Status Trend
4.1.1	Percentage of reopened claims settled from the date that they were reopened	85% within six months	84.3%	↓ 1.0% on Oct-25 EOM
		90% within 12 months	94.0%	↓ 0.9% on Oct-25 EOM
		98% within 18 months	98.0%	↓ 0.1% on Oct-25 EOM
		99% within 24 months	99.2%	→ 0% on Oct-25 EOM

Notes

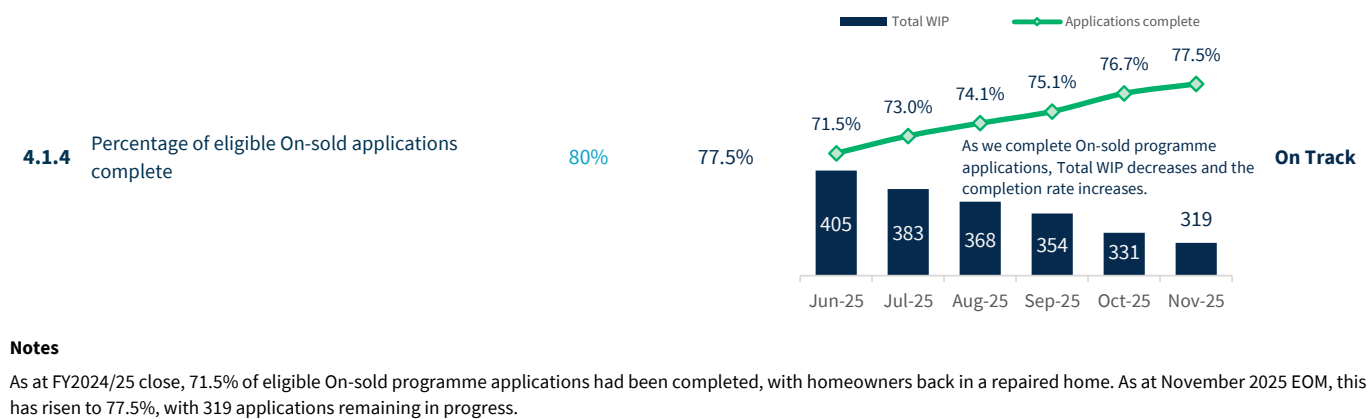
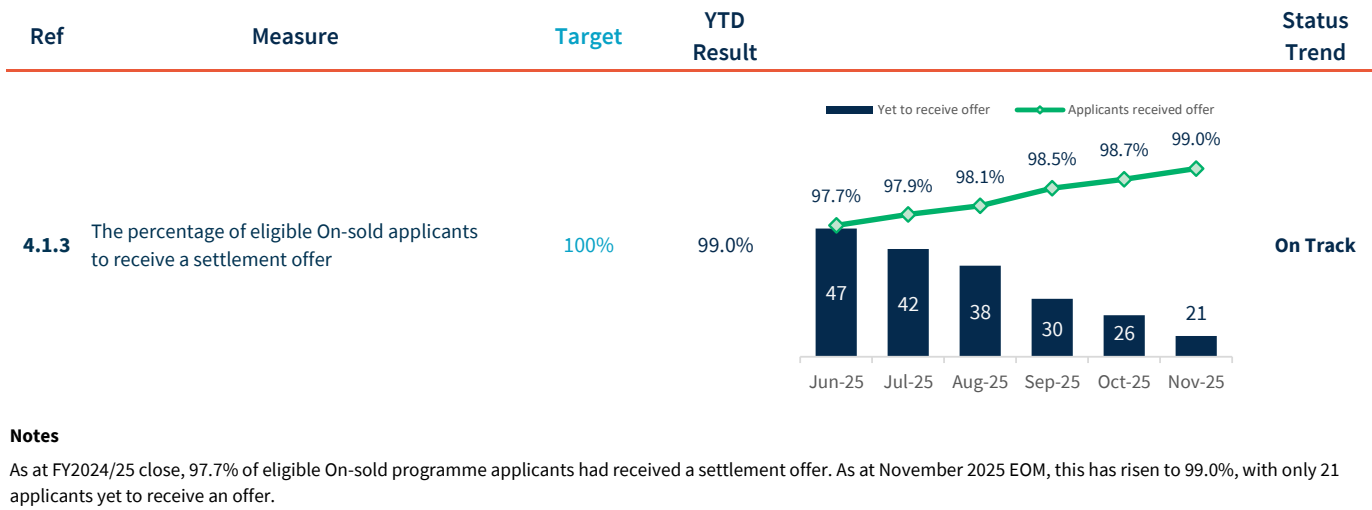
The results seen in the above chart are cumulative. As at November EOM, there were 750 claims settled YTD in scope for this measure (i.e., n = 750). Six claims have required more than 24 months to be settled.

4.1.2	The On-sold ex gratia package is administered in accordance with the On-sold Canterbury Properties Services Agreement	Achieved	100%	100%	
Measure		Standard	YTD Result		
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%		

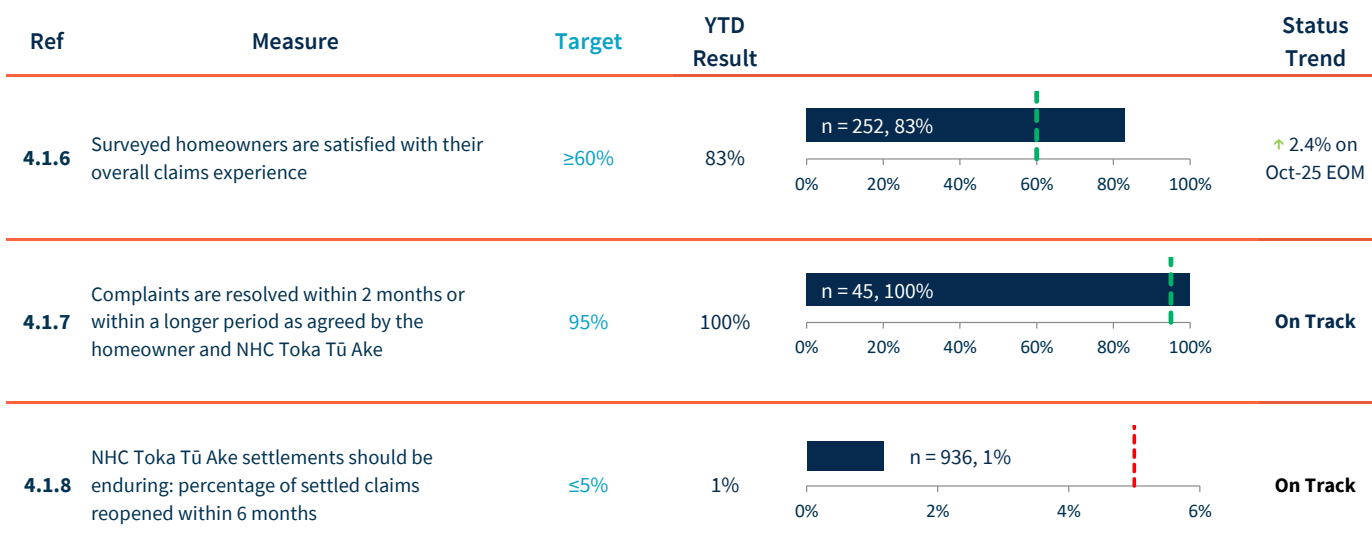
Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output four: recovery (cont.)

Output 4.1 | Performance measures | Timeliness



Output 4.1 | Performance measures | Homeowner focus



Section 1 - Statement of Performance Expectations measures - monthly monitoring

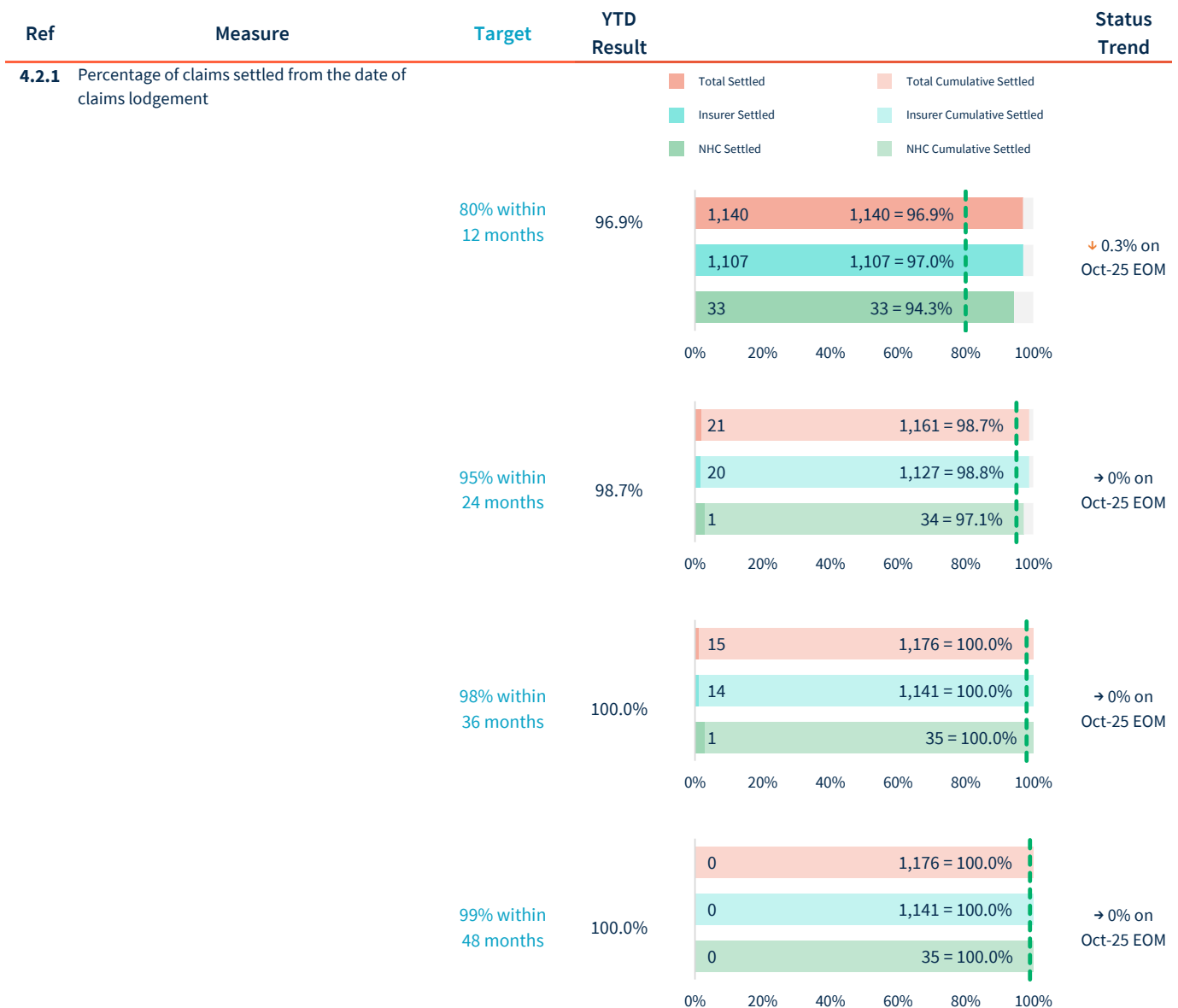
Output four: recovery (cont.)

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.

Individual measures relating to settling claims from the 2023 North Island Weather Events have been removed as over 99% of the claims have now been settled. Resolving remaining claims will be measured as part of 4.2.

Output 4.2 | Performance measures | Timeliness



Notes

- The results seen in the above charts are cumulative, e.g., Total settled within 24 months is 1,140 (96.9% within 12 mths) + 21 (1.8% within 13-24 mths) = 1,161 (98.7%).
- As at November 2025 EOM, there was a total of 1,176 settled claims in scope for this measure (n = 1,176). All claims were resolved within 36 months.

Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output four: recovery (cont.)

Output 4.2 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Status Trend												
4.2.2	Surveyed homeowners are satisfied with their overall claims experience	≥60%	68%	↓ 1.6% on Oct-25 EOM												
<table><thead><tr><th>Category</th><th>n</th><th>Percentage</th></tr></thead><tbody><tr><td>Total</td><td>193</td><td>68%</td></tr><tr><td>Insurer Managed</td><td>192</td><td>68%</td></tr><tr><td>NHC Toka Tū Ake</td><td>1</td><td>100%</td></tr></tbody></table>					Category	n	Percentage	Total	193	68%	Insurer Managed	192	68%	NHC Toka Tū Ake	1	100%
Category	n	Percentage														
Total	193	68%														
Insurer Managed	192	68%														
NHC Toka Tū Ake	1	100%														
4.2.3	Complaints are resolved within 2 months or within a longer period, as agreed with the homeowner	90%	100%	On Track												
<table><thead><tr><th>Category</th><th>n</th><th>Percentage</th></tr></thead><tbody><tr><td>Total</td><td>48</td><td>100%</td></tr><tr><td>Insurer Managed</td><td>46</td><td>100%</td></tr><tr><td>NHC Toka Tū Ake</td><td>2</td><td>100%</td></tr></tbody></table>					Category	n	Percentage	Total	48	100%	Insurer Managed	46	100%	NHC Toka Tū Ake	2	100%
Category	n	Percentage														
Total	48	100%														
Insurer Managed	46	100%														
NHC Toka Tū Ake	2	100%														
4.2.4	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within 6 months	≤3%	1%	On Track												
<table><thead><tr><th>Category</th><th>n</th><th>Percentage</th></tr></thead><tbody><tr><td>Total</td><td>808</td><td>1%</td></tr><tr><td>Insurer Managed</td><td>742</td><td>1%</td></tr><tr><td>NHC Toka Tū Ake</td><td>66</td><td>2%</td></tr></tbody></table>					Category	n	Percentage	Total	808	1%	Insurer Managed	742	1%	NHC Toka Tū Ake	66	2%
Category	n	Percentage														
Total	808	1%														
Insurer Managed	742	1%														
NHC Toka Tū Ake	66	2%														

Output 4.2 | Performance measures | Quantity

Ref	Measure	Target	YTD Result	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	Sept-25, 132% 145%	Threshold headroom 12.6%
SoPE 4.2.5 observations: As at 30 Sep 2025, FY2025-26 performance is within expectations, with a claims handling expense (CHE) ratio of 132.4% observed vs. YTD target threshold ratio of 145%.				
Note: The high ratio this period is driven by very low total settlement costs for the quarter, combined with strong per-claim results, with notable improvements in key land claim groups. The September measure reflects a high fixed fee weighting, and our annual agency fee expectations exclude Q4 washups, which remain uncertain. Low claim volumes mean trends should be interpreted cautiously.				
			Q2: Not yet reportable Q3: Not yet reportable Q4: Not yet reportable	
			Jun-26, 0% 0% 50% 100% 150%	

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, and excludes Kaikōura and includes some allowance for annual fixed fees.
- The methodology used to calculate this measure was originally approved by the Board on 12 May 2021, and recalibrated again following approval by the Board in February 2025.

Section 2 - Resilience

Our Resilience Strategy

A new NHC Resilience Strategy for Natural Hazard Risk Reduction 2024-2029 was published in late 2024. It refreshes the previous Resilience Strategy (2019-2024), and re-confirms our commitment to natural hazards resilience as follows:

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.**

WE WILL DO THIS THROUGH:			
Building knowledge, data and insights on natural hazard impacts and ways to reduce them		Enabling, influencing and advocating for natural hazards resilience	
RESEARCH	LOSS MODELLING	RISK REDUCTION	PUBLIC EDUCATION
Objective: Invest in research and capability targeted to reducing the risk of impacts from natural hazards on people, property, and the community.	Objective: Provide an authoritative, insightful, and internationally respected view of New Zealand's natural hazard risk.	Objective: Inform, enable, and influence evidence-based risk reduction decision making and action.	Objective: Empower individuals, households and communities with information and actions they can take to manage risk and strengthen resilience.

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 - December 2025.

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

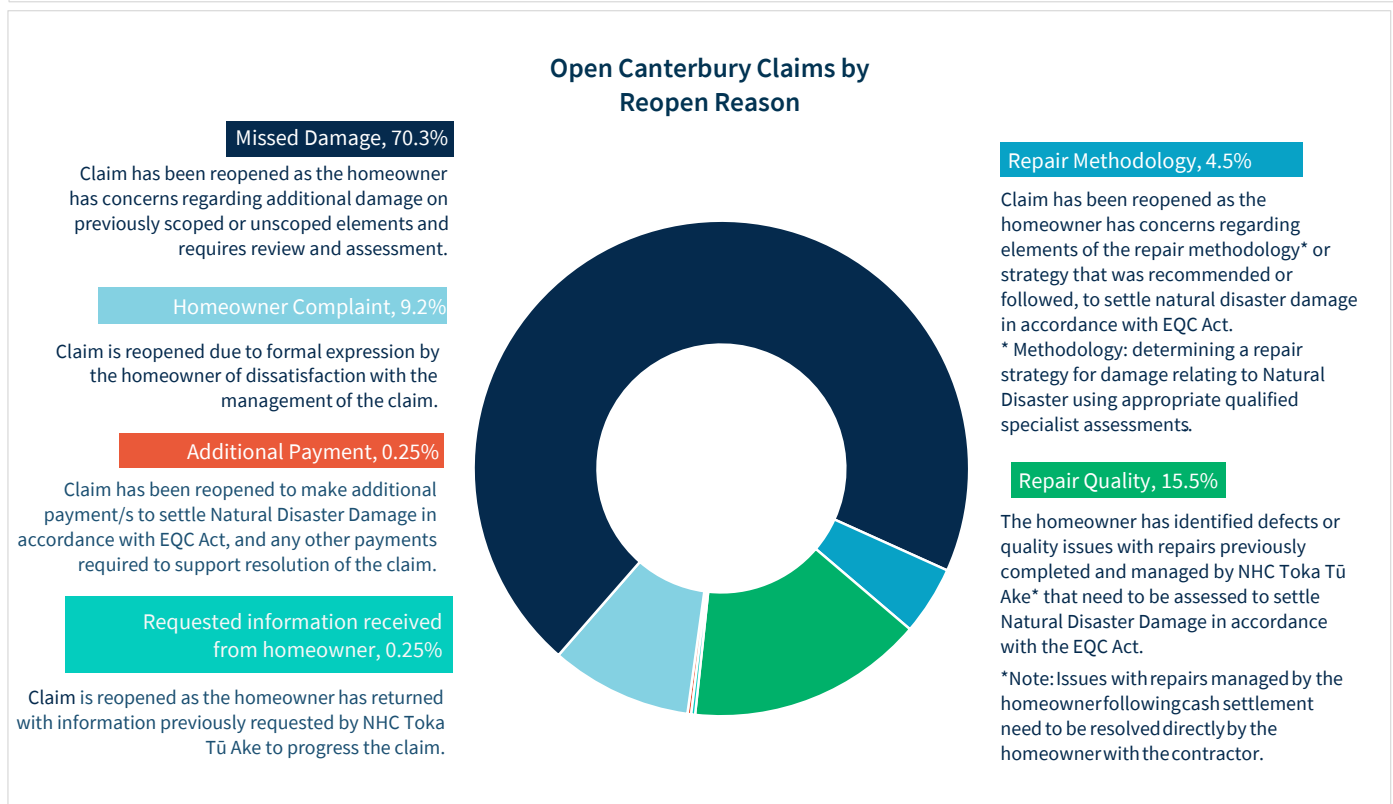
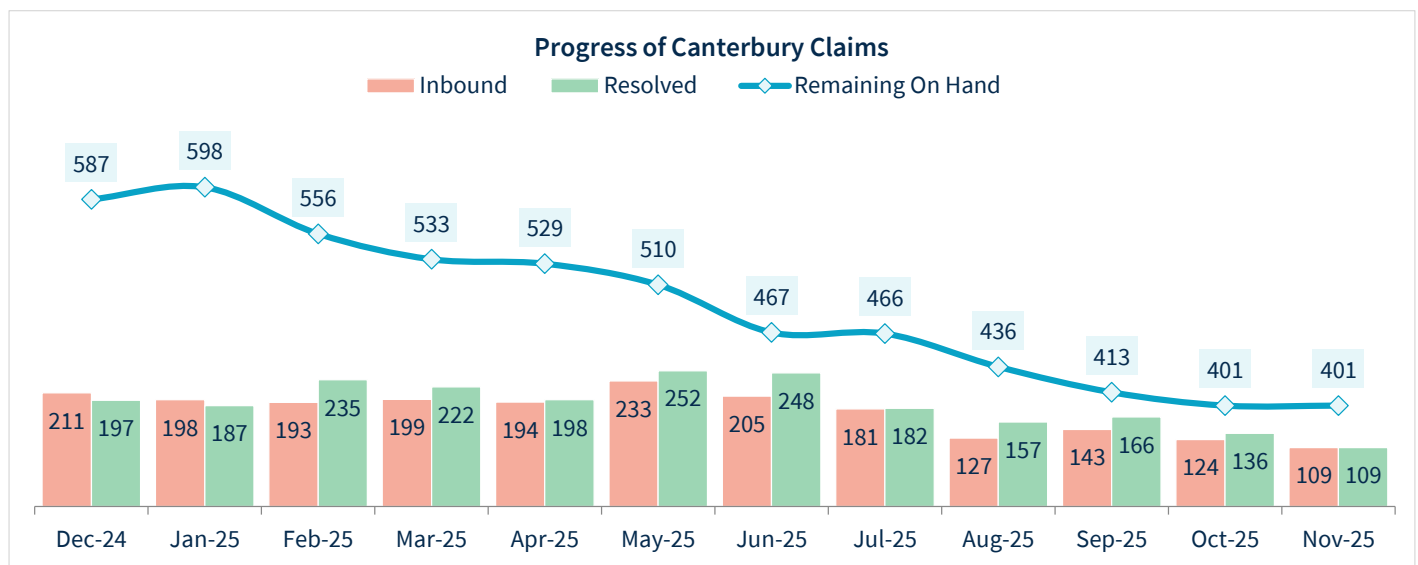
Section 3 - Recovery | Canterbury earthquake sequence claims

Of the claims resolved during November, 58% had been reopened within the past three months, and 12% of resolved claims were aged over 12 months since their last reopen instance.

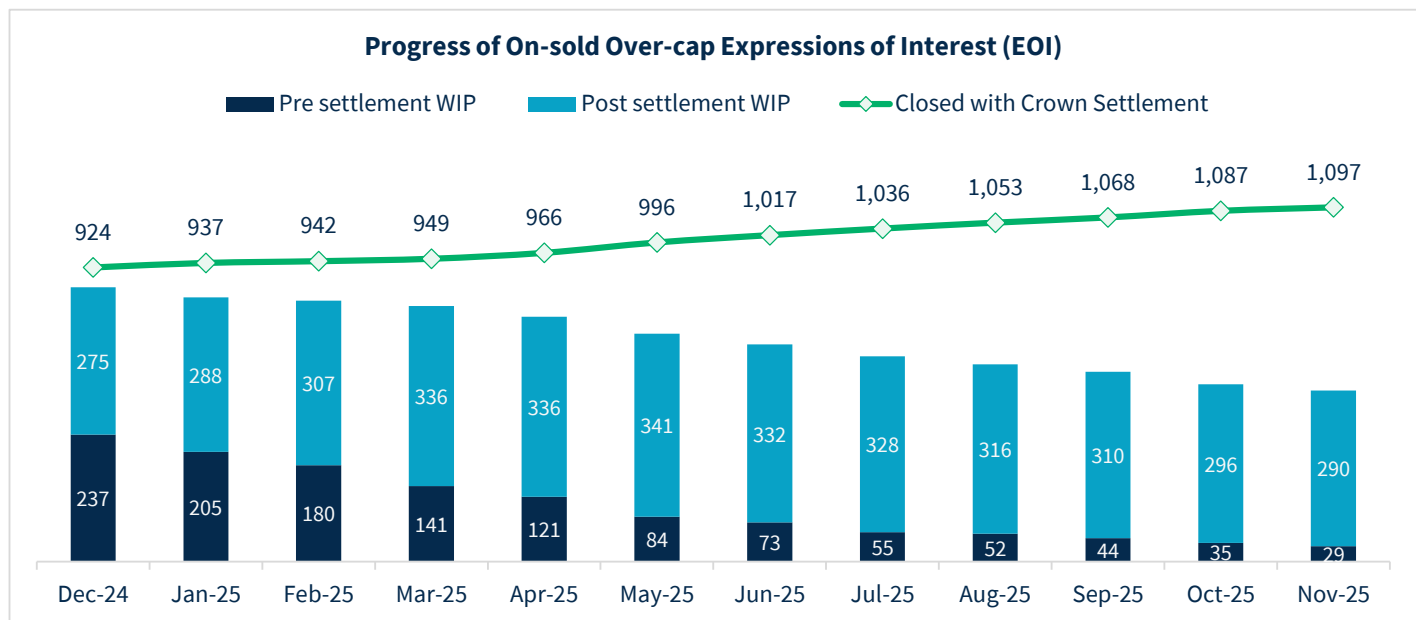
November saw 63% of inbound claims categorised as 'simple', forecast to close by the end of February 2026. A further 24% were classified as 'standard' complexity, with an expected duration of 3–6 months. The remaining 13% were either 'complex' (>6 months forecast duration) or yet to be confirmed.

Missed damage continues to dominate reopen reasons, accounting for 65% of reopened claims. Homeowner queries were primarily driven by drainage, plumbing, and structural dwelling concerns (68%).

At the end of November 2025, the age profile of remaining claims revealed that 31% were less than three months old, while aged claims (>12 months) accounted for 24%. Settling aged claims remains a priority, with 91 aged claims (down from 96 last month) and 98 ageing claims (41 aged 9–12 months and 57 aged 6–9 months) on hand.



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



At the end of November 2025, our On-sold WIP includes:

- **Pre-settlement** - 29 EOIs on hand that are being managed through our On-sold assessment/settlement process ('Pre-settlement'), including 8 Awaiting Agreement with Customers.
- **Post-settlement** - 290 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)

Introduction

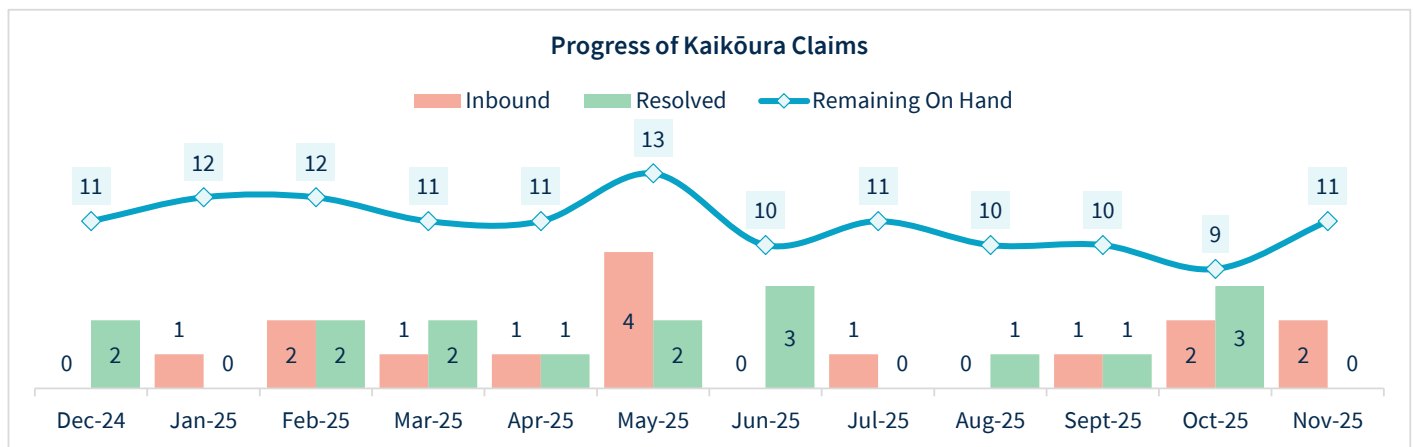
This subsection reports on the progress of outstanding claims not related to the 2010-11 Canterbury earthquake sequence. We report on two distinct groups within this subsection based on who manages the claim i.e.:

- The small number of claims that are directly managed by NHC Toka Tū Ake i.e., historic claims that pre-date the Natural Disaster Response Agreement (NDRA); and
- The vast majority of claims managed by our NDRM insurers under the NDRA.

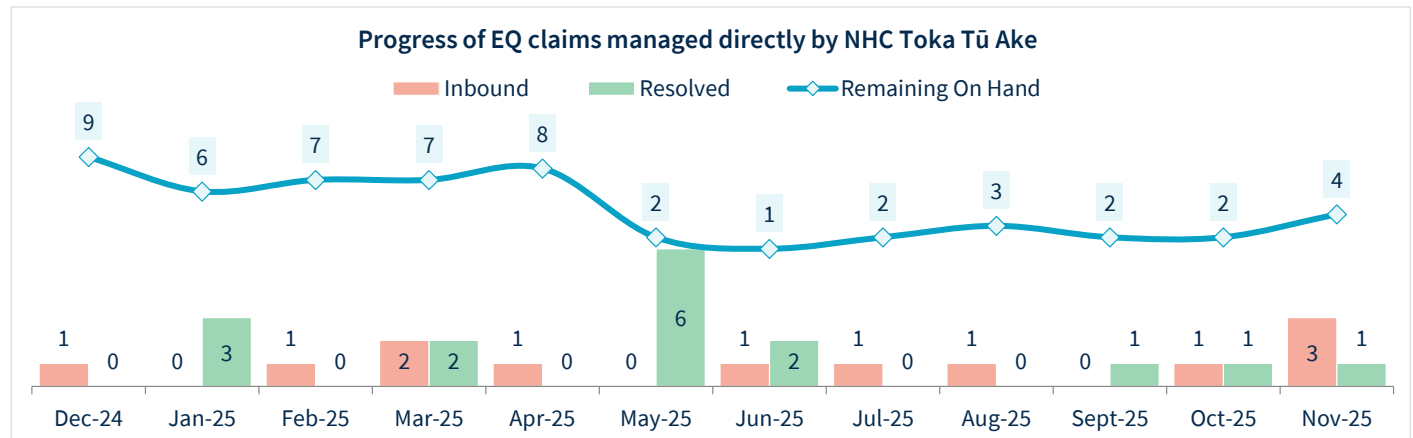
Historical claims managed directly by NHC Toka Tū Ake

The first part of this subsection looks at the progression of the small number of claims directly managed by NHC Toka Tū Ake i.e., historic claims that pre-date the NDRA.

Kaikōura



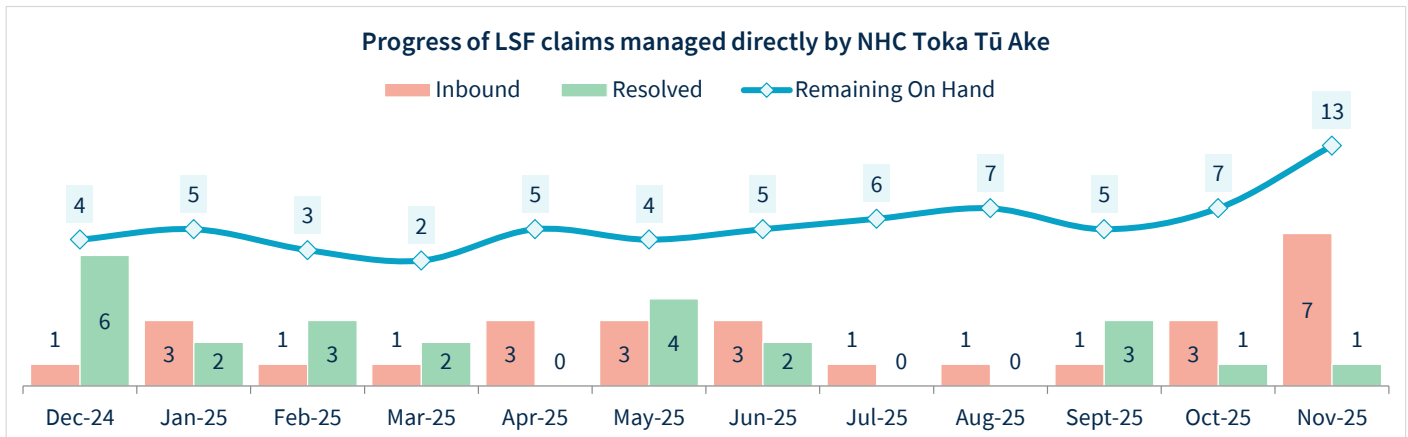
NHC Toka Tū Ake managed Earthquake and LSF (Landslide/Storm/Flood) Claims



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

Historical claims managed directly by NHC Toka Tū Ake (cont.)

NHC Toka Tū Ake managed Earthquake and LSF (Landslide/Storm/Flood) Claims

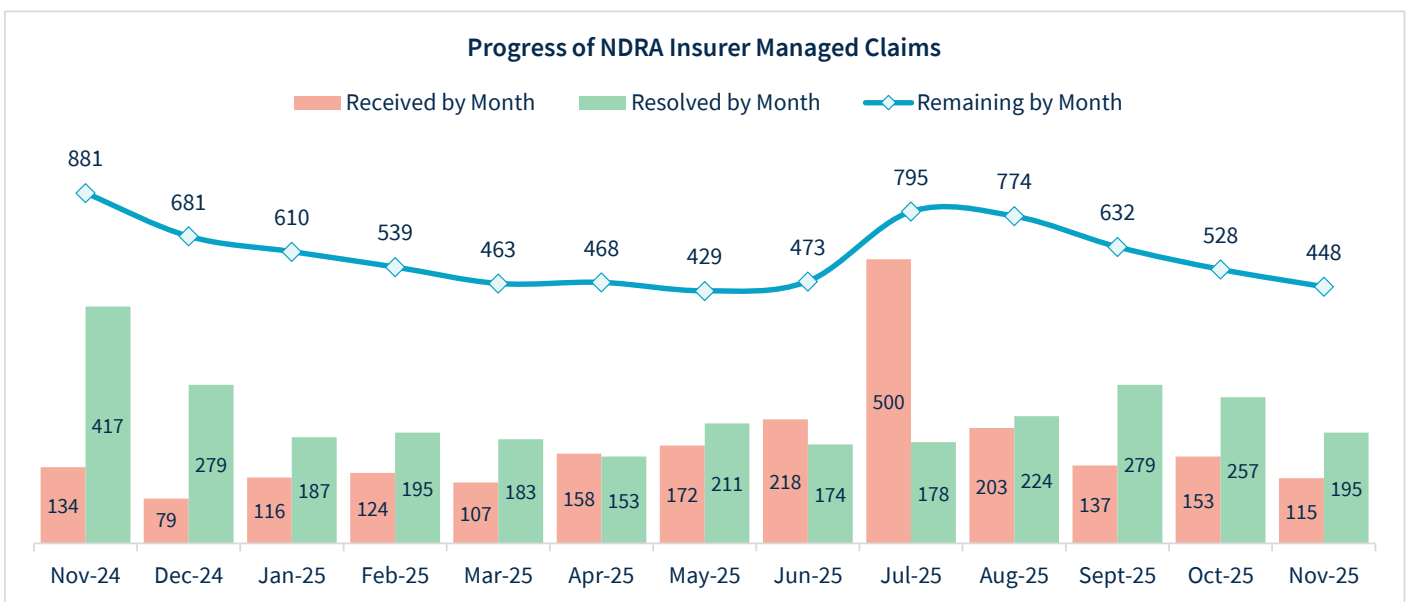


Claims managed by our NDRM insurers under the NDRA

The second part of this subsection looks at the claims managed by our NDRM insurers under the NDRA.

Since commencement of the NDRA, we've received 21,989 claims (cf. 21,848 reported last month). Just under 78% of reported claims are related to a weather event.

From a loss event perspective, a significant proportion of claims received to date relate to the January–February 2023 Upper North Island weather events. Of the 8,708 claims attributable to those events, over 99% have been resolved.

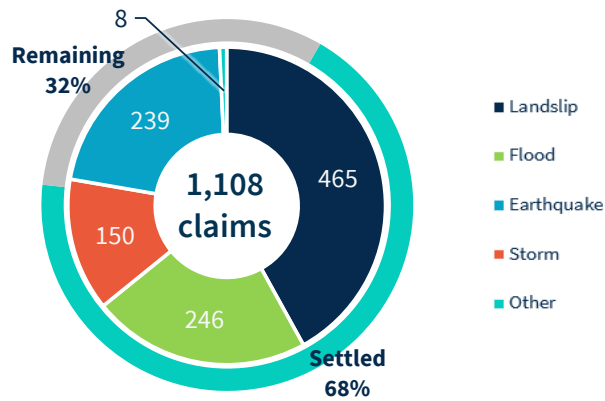


The visual above shows a 13-month rolling view of the progress our NDRM insurers have made in settling claims under the NDRA.

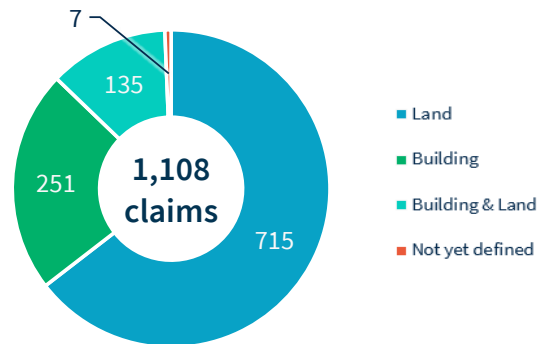
Section 3 - Recovery | Claims relating to natural hazard events (excl. Canterbury) (cont.)

Claims managed by our NDRM insurers under the NDRA (cont.)

All claims received by our NDRM insurers
FY2025-26 year-to-date by loss cause



All claims received by our NDRM insurers
FY2025-26 year-to-date by exposure type



Section 4 - Resolving alternative homeowner pathways

Complaints

In this section, we monitor the resolution of complaints made against NHC Toka Tū Ake and its NDRM insurers. Specifically, we report on whether complaints are being resolved in a timely manner.

Insured persons can make a complaint when they are dissatisfied with:

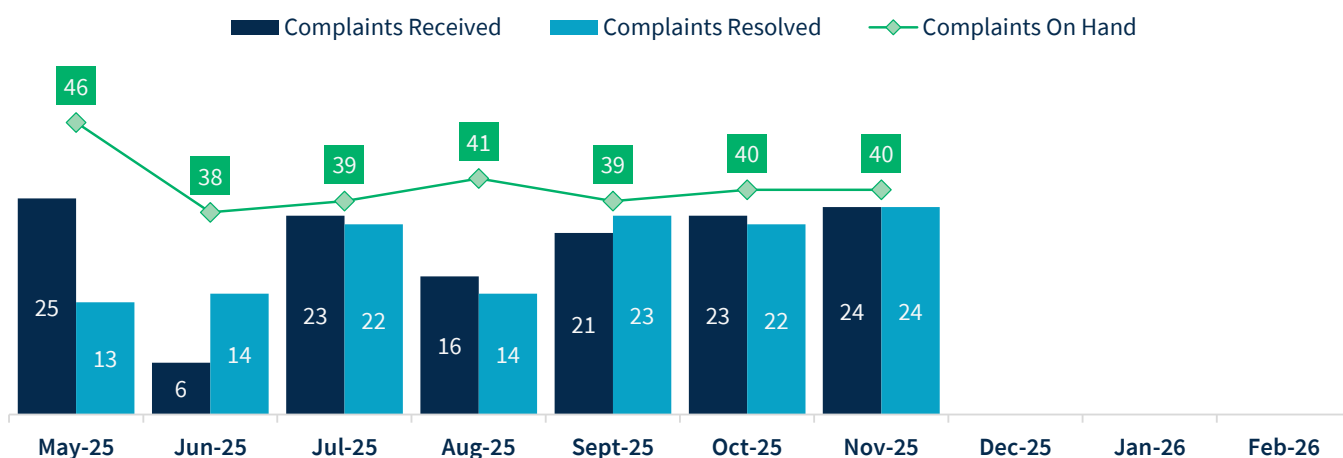
- the outcome of their claim
- the way they have been treated, for example if they believe the [Code of Insured Persons' Rights](#) has been breached
- the way their claim has been managed.

This section also provides visibility on the uptake of other resolution avenues available to insured persons.

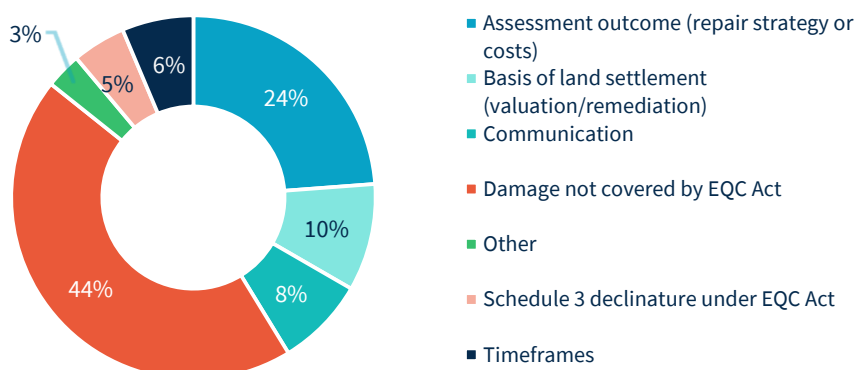
All complaints received, resolved, and on hand FY2025-26 year-to-date

		pre FY2025-26	FY2025-26		
		On hand Jun-25 EOM	CES	BAU	TOTAL
On hand Jun-25 EOM & Received during FY2025-26	EQC Act	29	72	35	136
	NHI Act	1	-	31	32
	TOTAL	30	72	66	168
Resolved	TOTAL	19	62	47	128
On hand	TOTAL	11	10	19	40

All complaints received, resolved, and on hand year-to-date



Complaint Themes addressed for Insurer-managed Claims – FY2025–26 YTD



Why do some of our previously published complaint figures change?

Previously published figures changes occur due to notification from NDRM insurers, post report period, of changes in complaint statuses and any additional complaints.

Section 4 - Resolving alternative homeowner pathways (cont.)

Code of Insured Persons' Rights

You're protected by the Code of Insured Persons' Rights

The [Code of Insured Persons' Rights](#) (Code) supports homeowners to have their claims managed and settled in a fair and timely manner. Their rights and the obligations of NHC Toka Tū Ake and NDRM insurers are outlined in full in the Code. The Code applies to any interactions from 1 July 2024 for new or existing claims. NHC Toka Tū Ake, or anyone working on our behalf, must follow the Code.

If homeowners believe we have not followed the Code during the claims process, they can make a complaint. We or the NDRM insurer (depending on who the complaint was made against) will investigate the complaint and advise homeowners of the outcome. If there is a breach, we or the NDRM insurer may take one of the actions listed in the Code.

Reporting on Code related complaints

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 from previous natural hazard events.

All Code complaints - received, resolved, and on hand year-to-date

		CES	BAU	TOTAL
Received	EQC Act	13	0	13
	NHI Act	-	1	1
	TOTAL	13	1	14
Resolved	TOTAL	11	0	11
On hand	TOTAL	2	1	3

Code of Insured Persons' Rights reported



All independent reviews of Code complaints conducted by Fair Way

Insured persons can apply to have the outcome of a complaint about a breach of the Code reviewed by independent service provider, Fair Way Resolution. The following charts look at this option uptake.

		CES	BAU	TOTAL
Received	EQC Act	-	-	-
	NHC Act	-	-	-
	TOTAL	-	-	-
Resolved	TOTAL	-	-	-
On hand	TOTAL	-	-	-

		Challenge Upheld	Challenge Not Upheld
Review Decisions	NHC Toka Tū Ake	-	-
	NDRM Insurers	-	-

Section 4 - Resolving alternative homeowner pathways (cont.)

Fair Way Dispute Resolution

Insured persons can enter an independent dispute resolution process with Fair Way in respect of referable decisions. The below tables summarise progress of insured persons who have opted for this independent dispute resolution process during FY2025-26.

Disputes have increased by 14 cases since October month end. This rise reflects the transition of management of pre 1 July 2025, EQC Act NDRM managed claim related disputes from the Insurance and Financial Services Ombudsman (IFSO) to Fair Way, after IFSO withdrew their services.

	EQC Act	NHI Act	TOTAL
Referred Decisions	17	2	19
Reviewed	2	1	3
On hand	15	1	16

Decisions Reviewed with Mediation	Withdrawn		Agreement Outcome Changed		Agreement Outcome Not Changed	
	EQC Act	NHI Act	EQC Act	NHI Act	EQC Act	NHI Act
NHC	-	-	-	-	-	-
Insurers	1	1	-	-	-	-
TOTAL	1	1	-	-	-	-

Decisions Reviewed with Adjudication	Withdrawn		Upheld		Partially Upheld		Not Upheld	
	EQC Act	NHI Act	EQC Act	NHI Act	EQC Act	NHI Act	EQC Act	NHI Act
NHC	-	-	-	-	-	-	-	-
Insurers	-	-	-	-	-	-	1	-
TOTAL	-	-	-	-	-	-	1	-

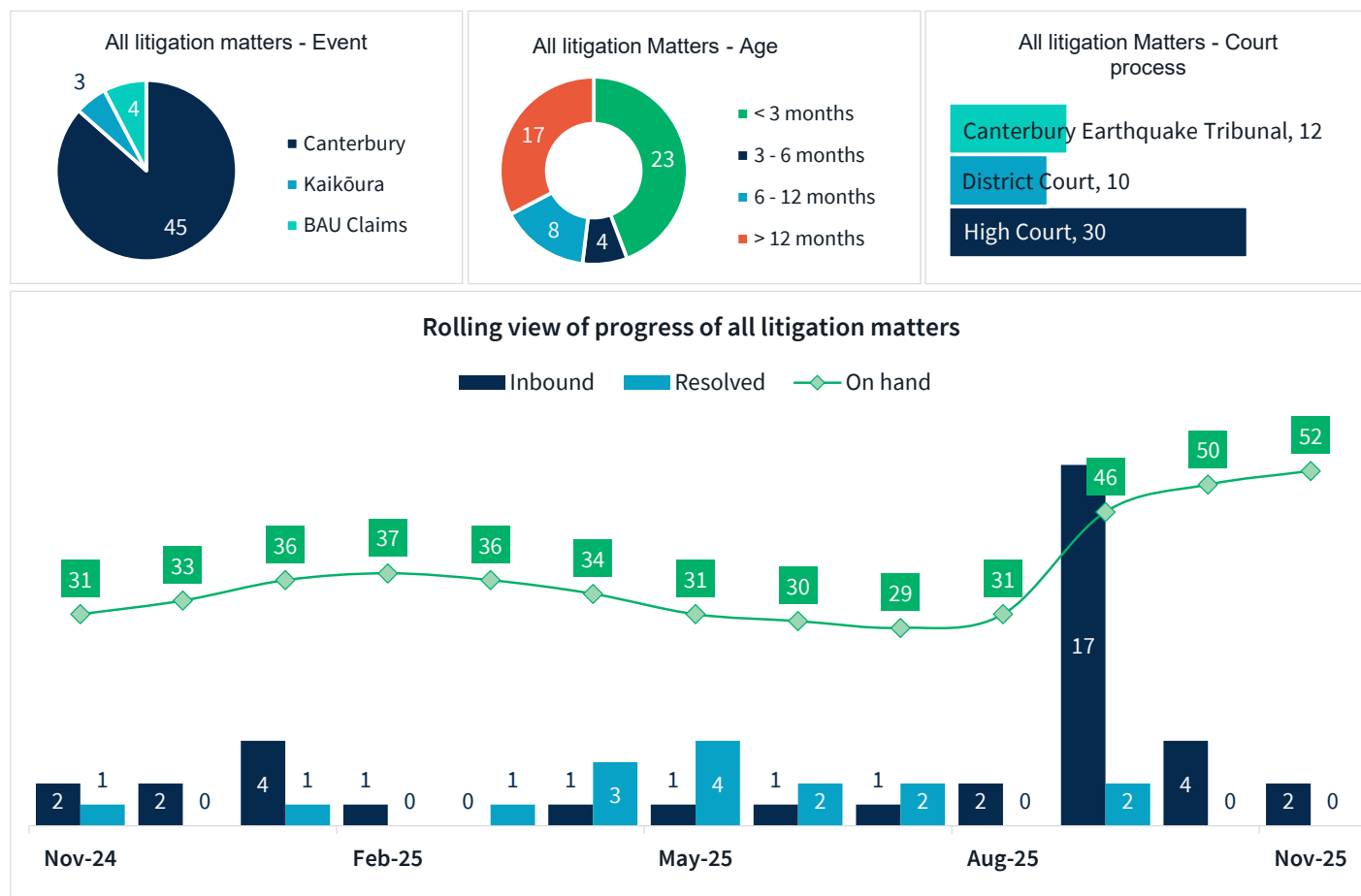
Section 4 - Resolving alternative homeowner pathways (cont.)

Claims subject to litigation

Insured persons can raise a dispute if they disagree with a decision on their claim. The final part of this section examines litigation matters as they are referred to in our reporting.

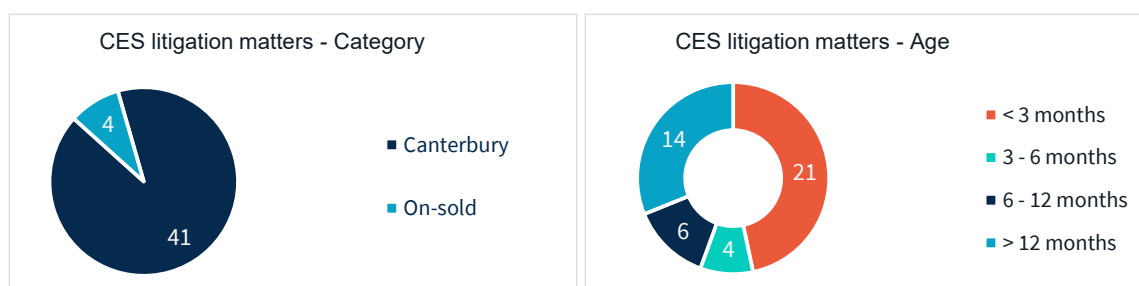
More information about how to raise a dispute can be found [here](#).

Currently, there are 52 litigation matters in progress, up from 50 last month. Much of the increase observed in September relates to customers electing to preserve their position regarding Limitations. The following visuals present these litigation matters from several perspectives.



Canterbury Earthquake Sequence 2010-11 (CES) claims subject to litigation

Litigation matters relating to CES claims account for 45 of the 52 litigation matters currently in progress. The following visuals provide a breakdown by work programme and by age.



Section 5 - Coverage and engagement through media

We now report on a quarterly basis on our coverage and engagement through media

Taking effect at the start of this financial year, we adjusted the cadence of our coverage and engagement through media reporting from monthly to quarterly. Reporting in this space is more suited to quarterly progress reporting.

There may however be instances where we need to report on activity in the intervening period.

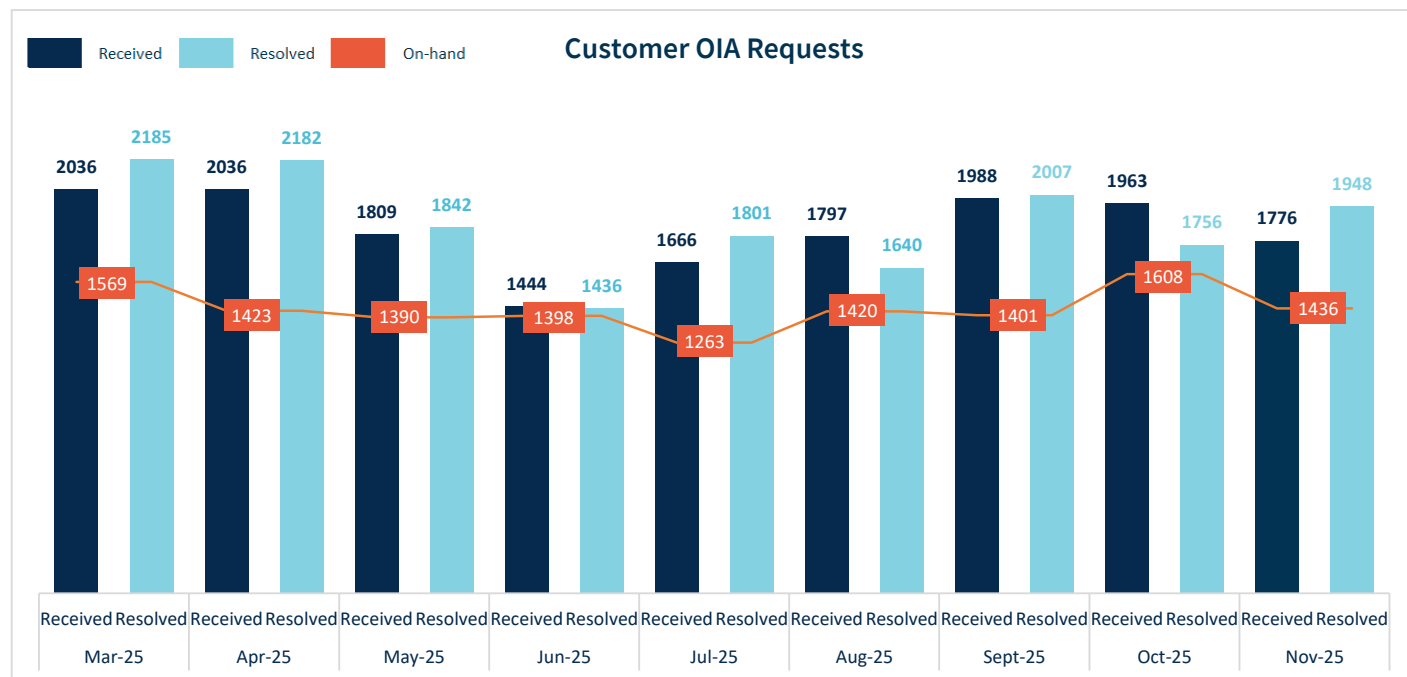
Our next quarterly update will be provided in the NHC Toka Tū Ake Monthly Performance Dashboard - December 2025.

Section 6 - Complying with the Official Information Act (OIA)

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.

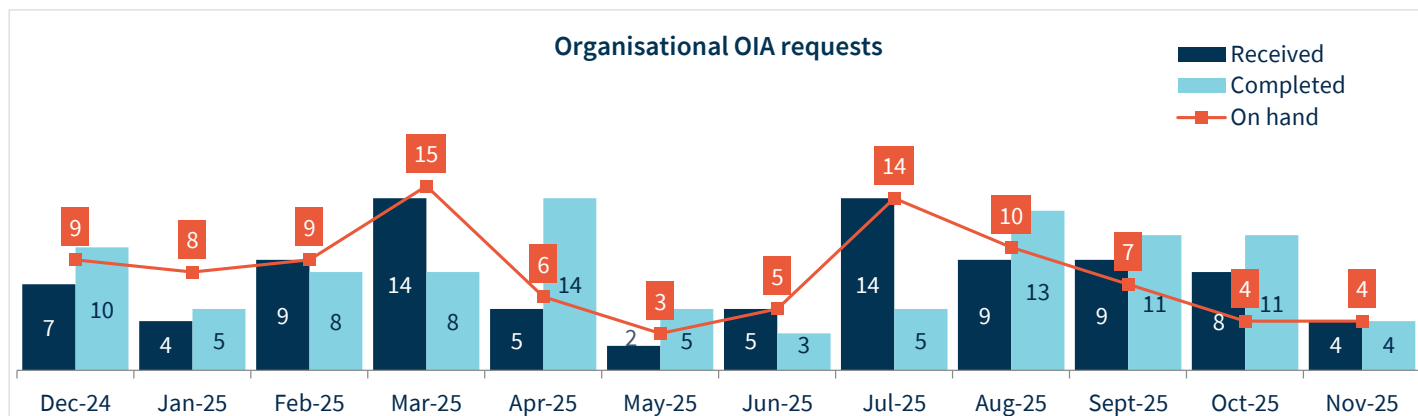
Our reporting encompasses our two information request workstreams:

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



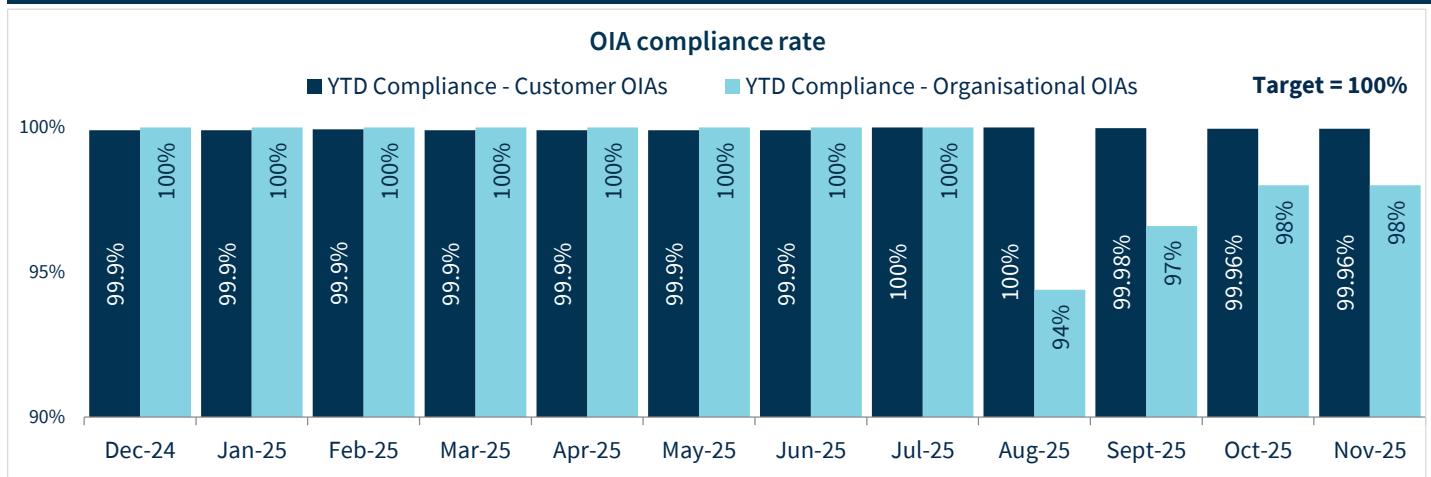
Across November, our Customer OIA and Contact Centre Teams received 1,776 new OIA requests (cf. 1,963 for Oct-25). Combined with the 1,608 requests on hand from last month and resolution of 1,948 requests this month, we have 1,436 requests on hand at month end.

Recently a discrepancy was identified between customer OIA numbers and on-hand figures. An investigation revealed that the logic applying in our content services platform was not correctly aligned with the OIA operations, resulting in inaccurate reporting of OIA requests. This issue has now been resolved, with an improved process and increased automation, and updated figures have been submitted. These updates apply retrospectively, so figures will differ from previous reports but now reflect accurate data.



Across November, our Government Relations team received 4 new organisational OIA requests (cf. 8 in Oct-25). Coupled with the 4 requests on hand from last month and 4 completed requests this month, the team had 4 requests on hand at month end.

Section 6 - Complying with the Official Information Act (OIA) (cont.)



Across November, our Customer OIA and Contact Centre teams achieved a compliance rate of 99.95% across 1,948 completed responses. Our Government Relations Team achieved a 100% compliance rate across 4 completed responses.

Ombudsman review of complaints received

Across November, we received one notice of formal investigation from the Ombudsman. During the same period, there were no notifications by the Ombudsman of any final formal investigation opinions.

Ministerial correspondence

Across November, we received two requests to draft a response for the Minister's Office. Across FYTD25-26, we have provided responses to 12 requests from the Minister (cf. 26 across FY24-25).

Contact centre performance - Phone Calls

	Jul-25	Aug-25	Sept-25	Oct-25	Nov-25
Outbound - Inbound Ratio	10:90	12:88	8:92	7:93	9:91
Grade of Service	90%	89%	93%	87%	86%
Abandonment Rate	1.0%	1.0%	0.5%	1.3%	1.1%
Roll Over No Answer	14	13	7	18	14
Total Calls	1,492	1,456	1,456	1,500	1,378
Total Email and Post	3,246	3,181	3,590	3,404	3,532

Contact centre performance - Grade of service (GoS)

Grade of service this month

Across November, our Grade of service (GoS) for emails was 100% (unchanged from last month), while 86% GoS was achieved for phone calls (87% last month).

Quality of the customer experience this month

The customer experience this month remains very positive at 98.8% (97% last month) across 332 surveyed customers (cf. 503 surveyed last month).

Received

1,249 calls via 0800 DAMAGE
(cf. 1,400 last month)

1,584 emails via info@naturalhazards.govt.nz
(cf. 1,648 last month)

Explained: Grade of Service

Grade of Service is defined as calls answered within 20 seconds and emails responded to within 7 working days.

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 7 - Data Protection

We now report on a quarterly basis on how well we're protecting our data

Taking effect at the start of this financial year, we adjusted the cadence of our data protection reporting from monthly to quarterly. Reporting in this space is more suited to quarterly progress reporting.

Our next quarterly update will be provided in the NHC Toka Tū Ake Monthly Performance Dashboard - December 2025.

Our quarterly updates will continue to focus on reporting against key data protection markers.

Section 8 - Our People

Across November, our permanent workforce headcount decreased by 10 to 357. Our headcount equates to 353.15 full time equivalent units (FTEs).

Across the month, our average annual leave balance increased by 0.6 days while average sick leave usage and our annualised turnover rate ('voluntary turnover') remain stable. All these averages continue to compare favourably to public sector averages.

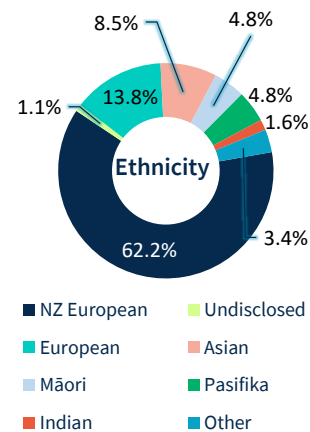
Our People, Culture, and Capability team continues to actively work with our people leaders to understand employee departure causes, future requirements, and the importance of productive conversations to retain our talent. Regular feedback from people leaders is also part of staff development plans to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

Comparison of NHC Toka Tū Ake averages against sector averages

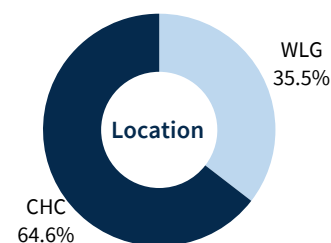
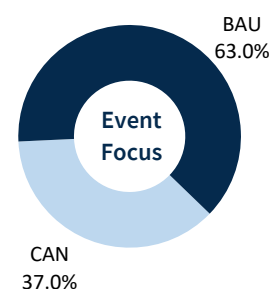
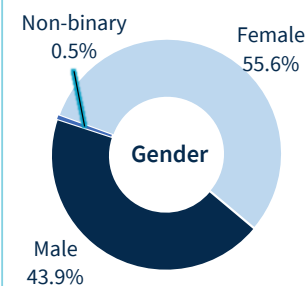
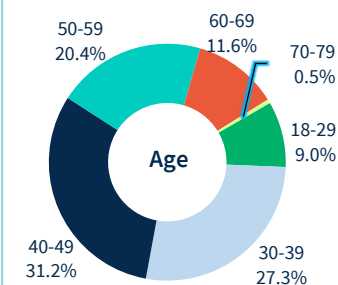
2025 Public Service Sector AVG



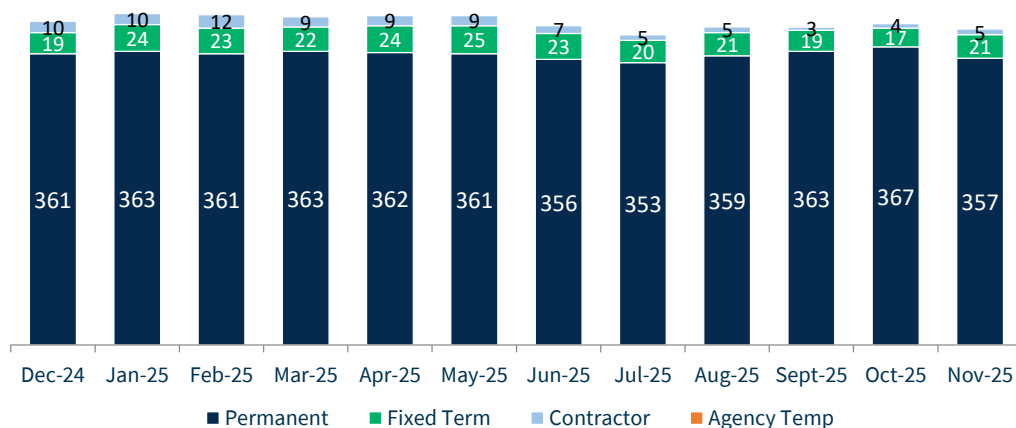
Our people at a glance



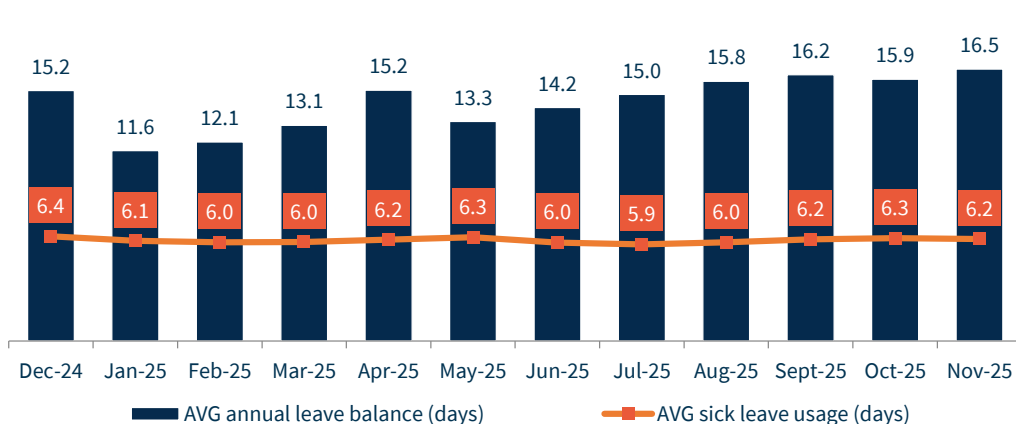
Note: 'Other' includes the category MELAA - Middle Eastern, Latin American, African



Headcount Movement



Annual and Sick Leave



Across November, our average annual leave balance increased to 16.5 days. Currently, 34.7% of our people have an annual leave balance of 20+ days (cf. 32% last month).

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.