



The foundation from which we stand strong, together

# Monthly Performance Dashboard

## September 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.

[Statement of Performance Expectations 2024-25](#)

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 (cont.)

### Section 04 - 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 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 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 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 - overlayed 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	Status Trend
1.1	Number of Natural Hazards Portal users, and percentage of those seeking further information (via the PDF download function or Naturals Hazard Portal-driven OIA requests)	>40,000 users	17,237	On track ↑ 6,500
		>15% seek further information	16.7%	On track ↑ 2.2%
1.2	Number of downloads of our publicly available research and resilience documents	>1,200	6,232	Achieved
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%	58%	On track
1.5	Progress on delivering our loss modelling strategy via agreed roadmap milestones	Achieved	-	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	-	On track



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	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	Achieved	Achieved
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%	-	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%	-	N/A
2.4	New Zealanders have increasing trust and confidence in NHC Toka Tū Ake	Public Sector Reputation Index ≥59	-	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	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 (NHF)

## Output 3.2 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend
To date: FY2024-25 budget \$223.9m, levies collected \$229.3m				
3.2.1	The percentage of levies collected compared to the annual budget	100%	102% <div> </div>	↓ 0.3% on Aug-24 EOM
3.2.2	The Natural Hazard Fund is managed in accordance with parameters outlined in the FRMS	100%	- Compliant. The Natural Hazards Fund is being managed in accordance with parameters outlined in the FRMS.	On track

## 3.3. Funding and Risk Management Statement

## Output 3.3 | Performance measures

Ref	Measure	Target	YTD Result	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	- Not yet reportable. We expect to be in a position to report on progress in the next 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.

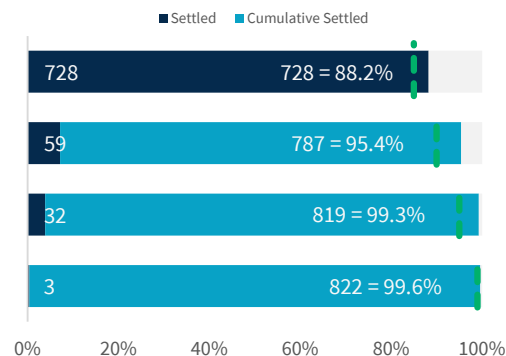
We have changed the timeliness measure under this output class. The new measure applies regardless of the date of claim lodgement and requires an escalating percentage of claims to be resolved over time. For example, the measure requires 85% of reopened claims to be resolved within six months of lodgement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

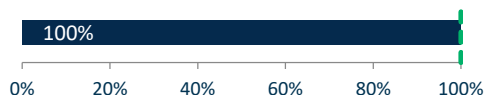
Ref	Measure	Target	YTD Result	Status Trend
4.1.1	Percentage of reopened claims settled from the date that they were reopened	85% within six months	88.2%	↑ 2.1% on Aug-24 EOM
		90% within 12 months	95.4%	↑ 0.7% on Aug-24 EOM
		95% within 18 months	99.3%	↑ 0.2% on Aug-24 EOM
		99% within 24 months	99.6%	→ 0% on Aug-24 EOM



## Note

The results seen in the above chart are cumulative. As at September EOM, there were 825 claims settled YTD in scope for this measure (n = 825). Three 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	100%	100%	100%
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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

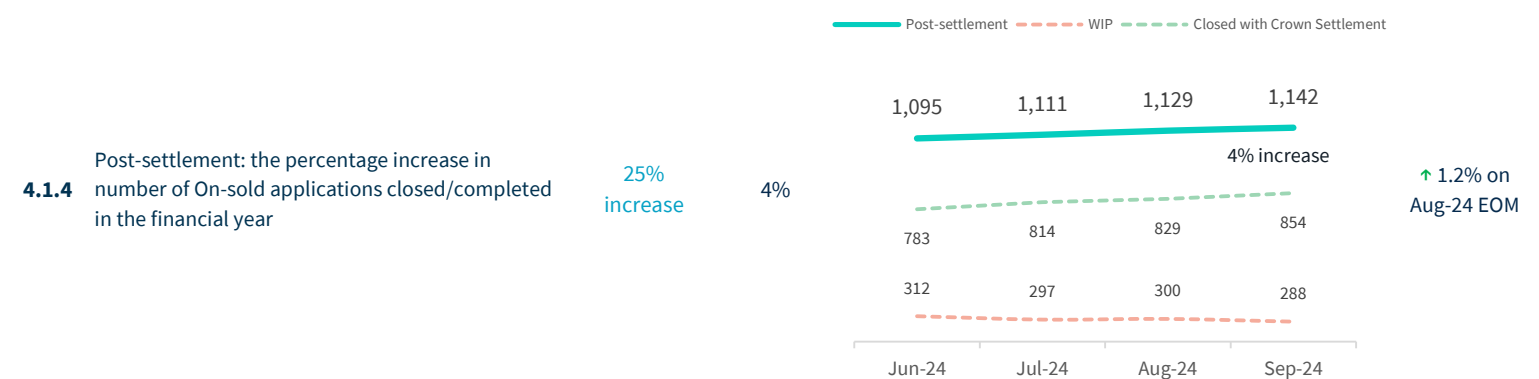
## Output four: recovery (cont.)

## Output 4.1 | Performance measures | Timeliness



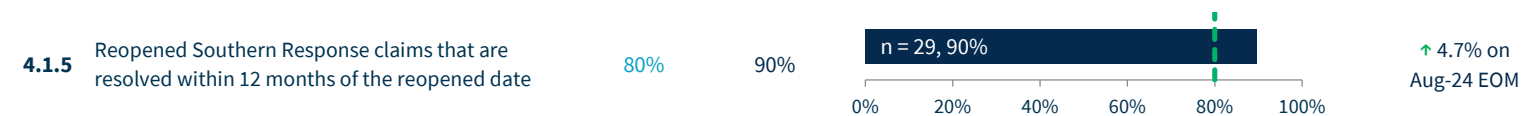
## Note

As at Jun-24 EOM there were 363 applications on hand in Pre-settlement WIP. The target is a 30% decrease (109) to arrive at 254 applications or less by Jun-25 EOM.

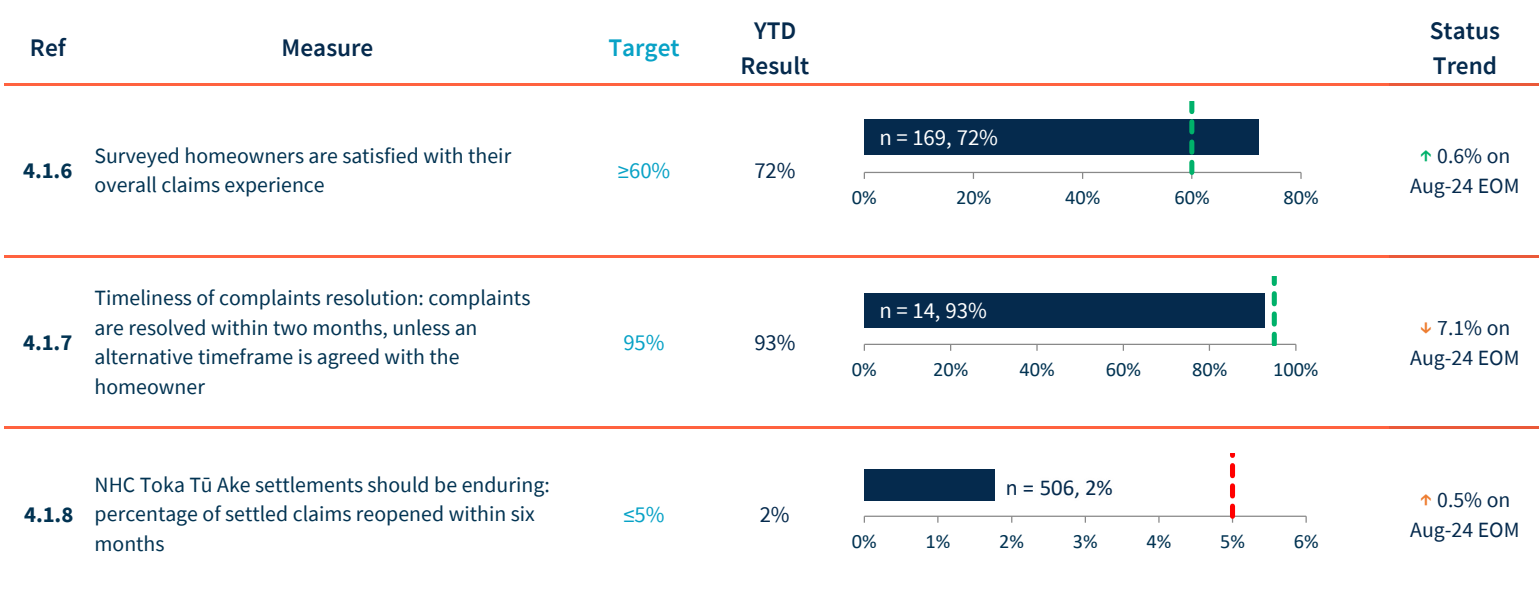


## Notes

- As at Jun-24 EOM there were 1,095 applications in Post-settlement. The target is a 25% increase (274) to arrive at 1,369 applications or more by Jun-25 EOM.
- Post-settlement WIP has decreased from 312 to 288, while Closed with Crown Settlement (Paid in Full) has increased from 783 to 854.



## Output 4.1 | Performance measures | Homeowner focus





## 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



## Notes

- The results seen in the above charts are cumulative, e.g., Total settled within 24 months is 685 (60.5% within 12 mths) + 440 (38.8% within 24 mths) = 1,125 (99.3%).
- As at September EOM, there were a total of 1,133 settled claims in scope for this measure (n = 1,133). The visuals above show 1,132, this is because one claim required more than 48 months to be settled.


## 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	Status Trend
4.2.2	Surveyed homeowners are satisfied with their overall claims experience	≥60%	59%	↓ 2% on Aug-24 EOM
4.2.3	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	100%	↑ 9.1% on Aug-24 EOM
4.2.4	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤3%	1%	↓ 0.2% on Aug-24 EOM

## Output 4.2 | Performance measures | Quantity

Ref	Measure	Target	YTD Result	Status Trend
4.2.5	<p>The ratio of claims handling expense to settlement cost for the period is less than the ratio set by the Board</p> <p><b>SoPE 4.2.5 observations:</b></p> <p>As at 30 September 2024, YTD performance is within expectations, with a YTD claims handling expense (CHE) ratio of 13.7% observed vs. the YTD target threshold ratio of 14.3%.</p>	Less than ratio		<p>Jul-24, 45%</p> <p>Aug-24, 35%</p> <p>Sep-24, 14%</p> <p>Variance to target ↓ 5% on Aug-24 EOM</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, and includes Kaikoura and excludes annual fixed fees.
- The methodology used to calculate this measure was approved by the Board on 12 May 2021.

## Section 1 - Statement of Performance Expectation measures - monthly monitoring

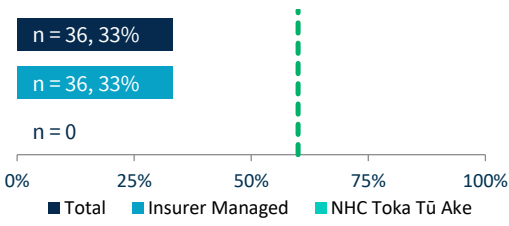
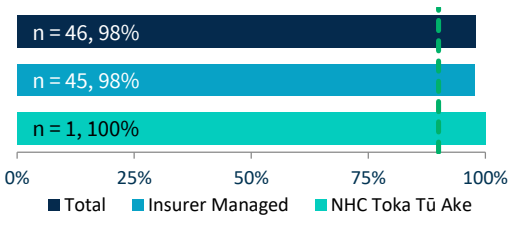
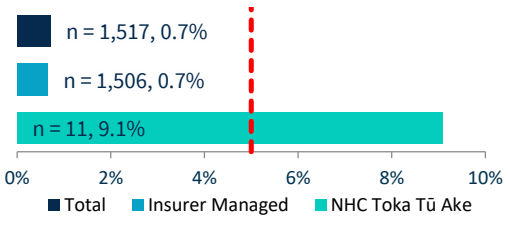
## Output four: recovery (cont.)

## 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	Status Trend
4.3.1	Surveyed homeowners are satisfied with their overall claims experience	≥60%	33%	 <p>↑ 3% on Aug-24 EOM</p>
4.3.2	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	98%	 <p>↑ 5.9% on Aug-24 EOM</p>
4.3.3	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	0.7%	 <p>↓ 0.1% on Aug-24 EOM</p>

## 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 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

Invest in research and research capability targeted to reducing the risk of impacts from natural hazards on people, property, and the community.

## LOSS MODELLING

To provide an authoritative, insightful, and internationally respected view of NZ's natural risk hazard

## RISK REDUCTION

Inform, enable, and influence risk-informed, evidence-based risk reduction.

## PUBLIC EDUCATION

Empower individuals, households and communities with information and actions they can take to manage risk and strengthen resilience.



## Quarterly update (quarter ending 30 September 2024)

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

- Research
- Loss modelling

## Research

- Four research projects were completed with two related to *Resilient Buildings* and the other two related to *Empowering people and decisions*.

Research projects completed this quarter included:

- **'Seismic Assessment of Existing Buildings, C4 Geotechnical Considerations'**

This project was to support an update to Section C4 of the Guideline for Seismic Assessment of Existing Buildings: Geotechnical Considerations. This update is required to incorporate new advancements in understanding since the guidelines were originally issued in 2017.

- **'Learning from Earthquakes' (LFE) mission to Taiwan'**

A NZSEE 'Learning from Earthquakes' team visited Taiwan in May-June 2024 following the Mw7.4 Hualien Earthquake, the largest and most impactful earthquake event since the 1999 Chi-Chi Earthquake. The observations from this trip provided insights to enhance resilience to earthquakes by means of risk reduction, readiness (prevention/preparedness), response and recovery.

- **'Ka mate kāinga tahi, ka ora kāinga rua: legal barriers and obligations in improving Māori access to dwelling insurance'**

This project was to address: 1. What, if any, legal obligations are relevant to Māori access to residential dwelling insurance for natural hazards; 2. What legal barriers, if any, exist to prevent or obstruct Māori access to residential dwelling insurance for natural hazards; and 3. What law reforms, if any, can overcome or address any identified issues.

- **'Changing societal expectations and risk appetite, exploring influences on building earthquake resilience in lower seismic hazard zones'**

This project used survey and interview techniques to better understand the expectations, risk appetites and experiences of natural hazards among Auckland residents.

- We sponsored the QuakeCore Annual Conference in Napier that saw researchers and end-users of research come together to focus on resilience to earthquake hazards. QuakeCore is a NZ Centre of Earthquake Resilience.
- GeoNet Annual Integrated Workplan was developed and endorsed. 5-year business plan for GeoNet is being updated to reflect new funding levels.
- Research Strategy 2024 - 2029 finalised.
- Research investment priorities are in the process of being updated to reflect updates to Resilience related strategies.
- Benefit Management Framework implementation is progressing with updates to our key documents, templates and research management processes underway.



Click on the image above to find out more about funded projects on the go

## Section 2 - Resilience (cont.)

**Quarterly update (quarter ending 30 September 2024) cont.**

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

- Research
- Loss modelling

**Loss modelling**

- A review is being undertaken of the Loss Modelling Strategy and Roadmap.
- A test version of our new earthquake model suite has been delivered, incorporating most required components: National Seismic Hazard Model 2022 and new vulnerability models for hill slopes & mid-to-high rise buildings on flat land.
- Our new low-rise flat land shaking model is now being tested and implemented into the new suite of models.
- Workshops have begun on the integration of the National Liquefaction Model into the NHC loss modelling platform (PRUE).



Click on the image above to find out more about what we're doing with our loss modelling

**Quarterly update (quarter ending 30 September 2024)**

**Enabling, influencing and advocating for natural hazards resilience.**

- Risk reduction
- Public education

**Risk reduction**

- We are part of a consortium developing a national risk assessment framework to support a new National Policy Statement on Natural Hazards.
- We continue to work closely with the Ministry for the Environment (MfE) to provide subject matter input into various briefings on improving natural hazard risk assessment and planning.
- Delivered keynote presentation and hosted a workshop on risk reduction at the South Island Civil Defence Emergency Management Conference. These opportunities allow us to share our risk reduction activities and to gain important feedback and inform our future risk reduction activities.
- We continue to support university courses, being a guest lecturer at Victoria and Massey universities. Both lectures focused on the land use planning aspects of risk reduction, incorporating a Petone spatial planning exercise, where in groups the students created a spatial plan for Petone (as if it were a greenfield development area) based on what they have learned from the lecture.



Click on the image above to find out more about how we work to reduce risk and build resilience

**Public education**

- The development of online professional development modules focused on seismic resilience education for builders has continued and a first look at the online modules provided. A loose release date for the first 'retrofit' module is currently set at mid-November. This is a partnership with BRANZ and MBIE.
- A series of three public Active Land talks were delivered through our public programming partnership with Te Papa.
- We supported the annual free weekend at the Quake City exhibition in Christchurch. This was attended by more than 2,100 people, with a focus on Cantabrians.
- 12 "Make Your Place Quake Safe" videos have been translated into NZ Sign Language and will soon be uploaded to our YouTube channel and website.
- Our latest virtual field trip focused on the Auckland Volcanic Field has been delivered through CORE Education – the primary audience is students aged 9-11.
- Auckland Museum have made updates to their Volcanoes! gallery space. An interactive game has been installed across two 32" monitors with a focus on preparedness messages for volcanic eruptions. A new piece of collateral has been created to accompany the exhibit, which links to an online content hub.
- We recently conducted a survey through our Plunket partnership to gauge reception of our Quake Safety for Young Children publication. These first results are very promising regarding reception to the content and we have taken action on those initial findings.



Click on the image above to find out more about our public outreach work



## Section 3 - Recovery | Canterbury earthquake sequence claims

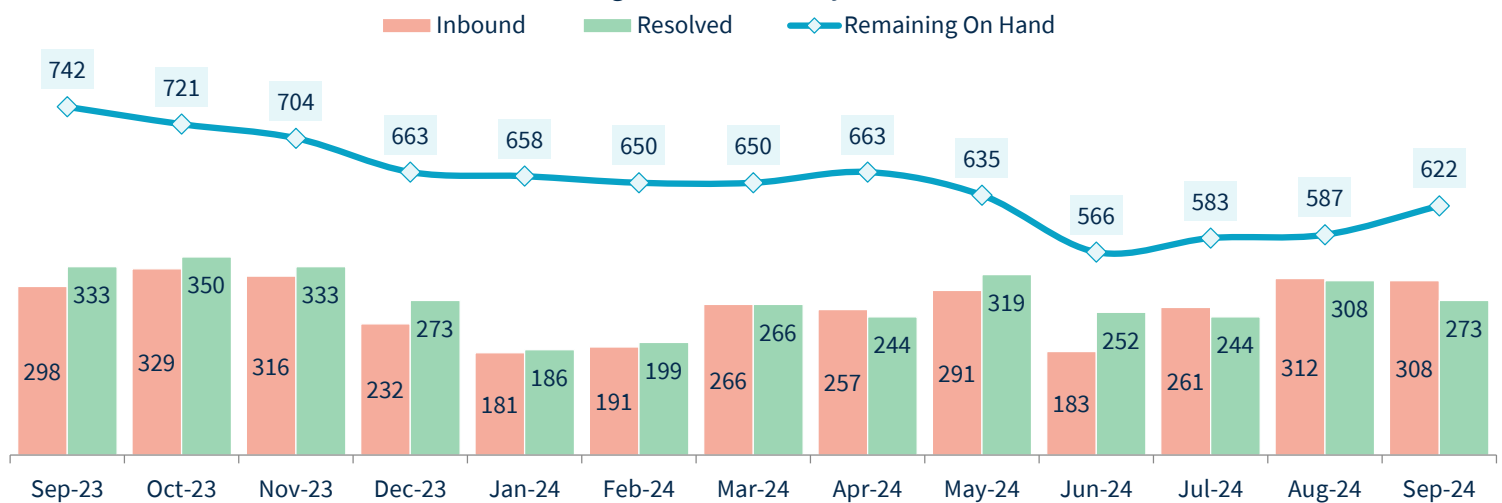
During September, 81% of resolved claims were settled within 3 months of reopening, while 3% were 'aged claims' (claims older than 12 months).

Sampling of the 308 claims inbound during September indicated 68% were categorised as 'simple' claims i.e., closed or forecast to close by the end of November. A further 30% are classified as 'standard' complexity (3-6 month forecast duration), and 2% classified as 'complex' (>6 month forecast duration). Closure forecast accuracy this month was 73% (cf. 80% in August).

Missed damage continued to be the top homeowner-initiated reopen category in September, accounting for 74% of reopens. Drainage/plumbing-related reasons remain the biggest driver of claims reopened for missed damage (>62%).

The age profile of remaining claims reveals that 38% are <3 months old while aged claims (>12 months old) account for 16%. Settling aged claims remains an ongoing focus. Currently we have 98 aged claims (cf. 87 last month) and 137 aging claims (52 claims aged 9-12 months and 85 claims aged 6-9 months).

### Progress of Canterbury Claims



### Open Canterbury Claims by Reopen Reason

**Missed Damage, 71%**

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, 2%**

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, 14%**

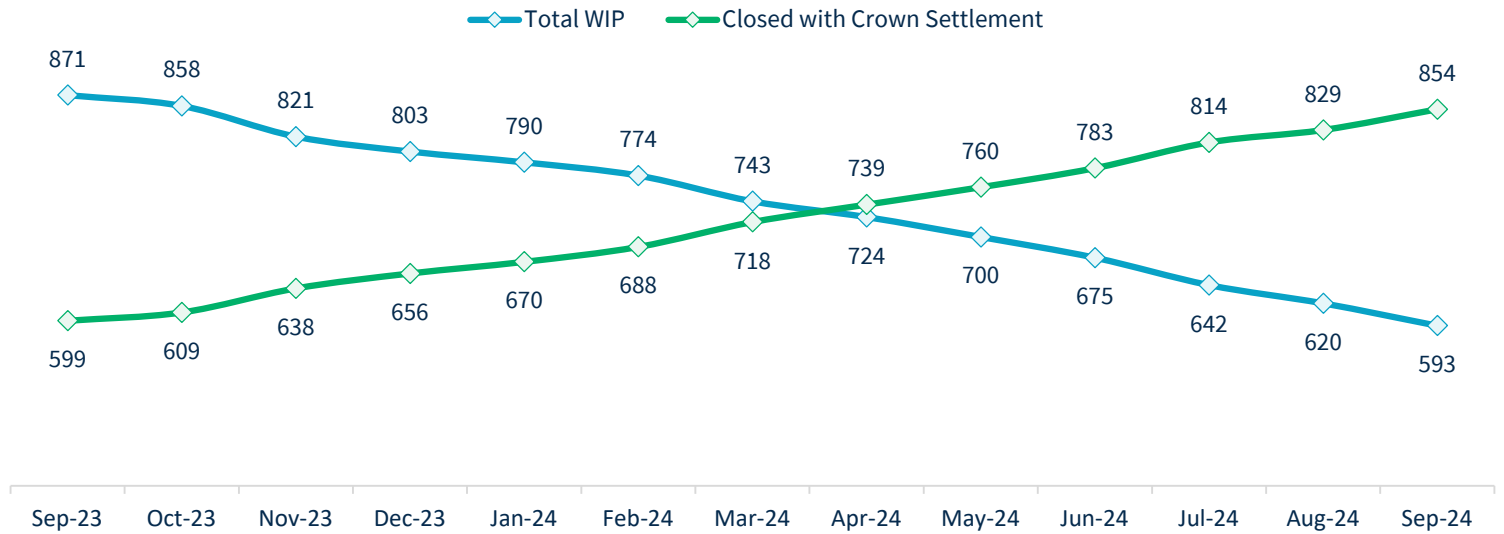
The homeowner has identified defects or quality issues with repairs previously completed and managed by EQC Toka Tū Ake\* that need to be assessed to settle Natural Disaster Damage in accordance with the EQC Act.

\*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 September, our On-sold WIP includes:

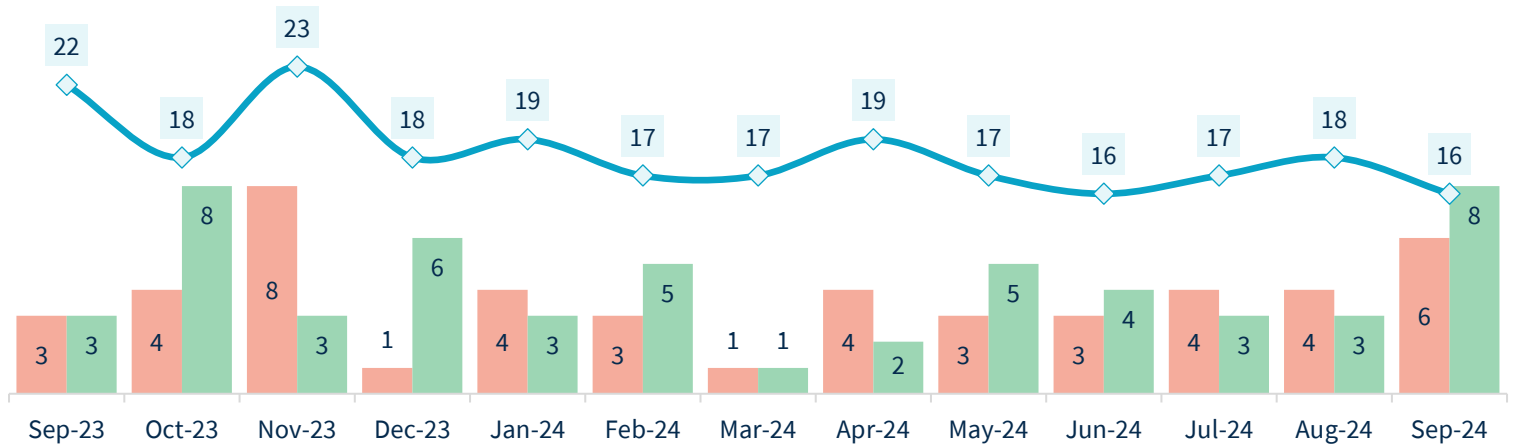
- **Pre-settlement** - 305 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 48 Awaiting Agreement with Customers.
- **Post-settlement** - 288 applications with customer acceptance of settlement offer, 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)

## Kaikōura

Progress of Kaikōura Claims

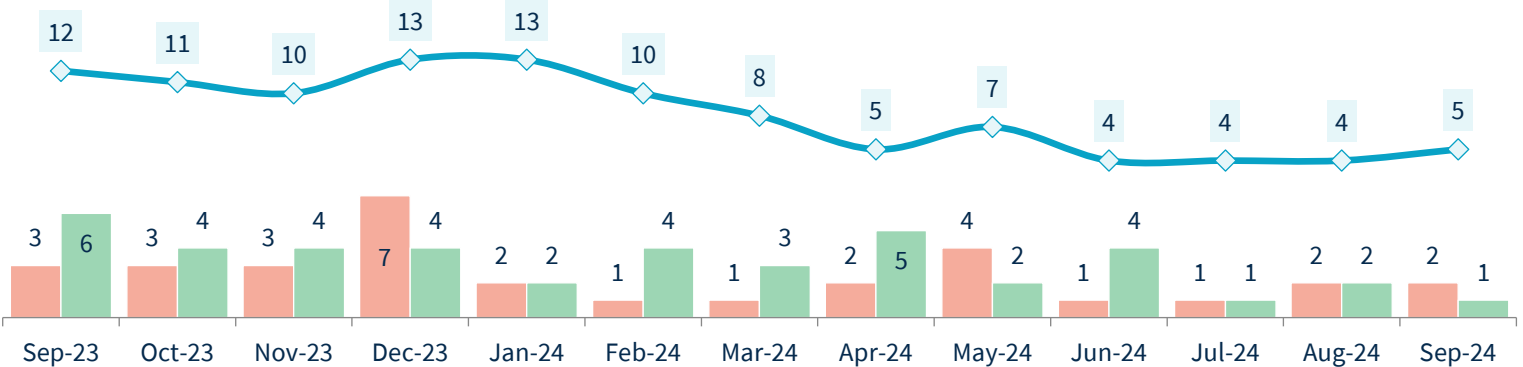
Inbound Resolved Remaining On Hand



## NHC Toka Tū Ake managed Earthquake and LSF Claims

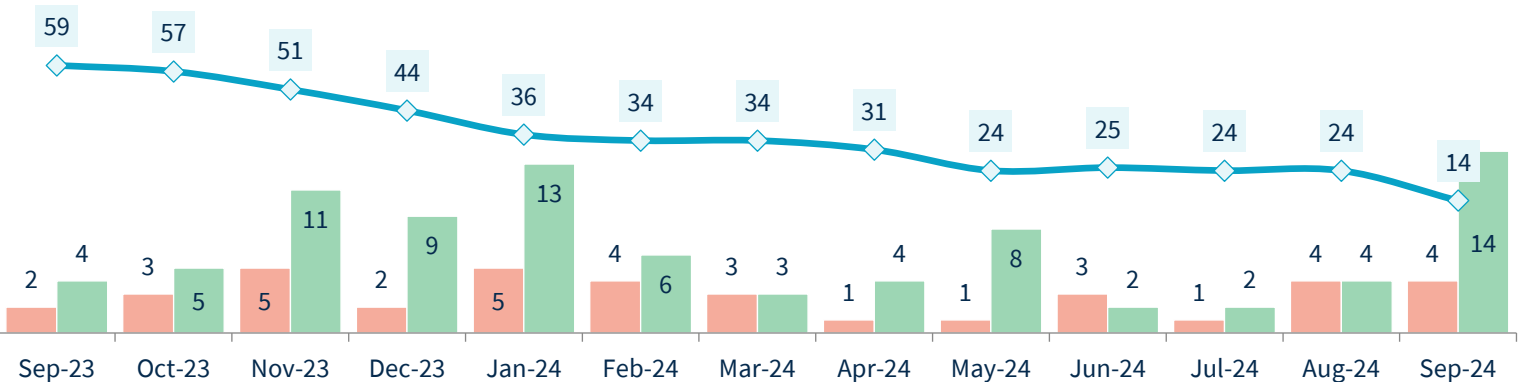
Progress of EQ claims managed directly by NHC Toka Tū Ake

Inbound Resolved Remaining On Hand



Progress of LSF claims managed directly by NHC Toka Tū Ake

Inbound Resolved Remaining On Hand



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

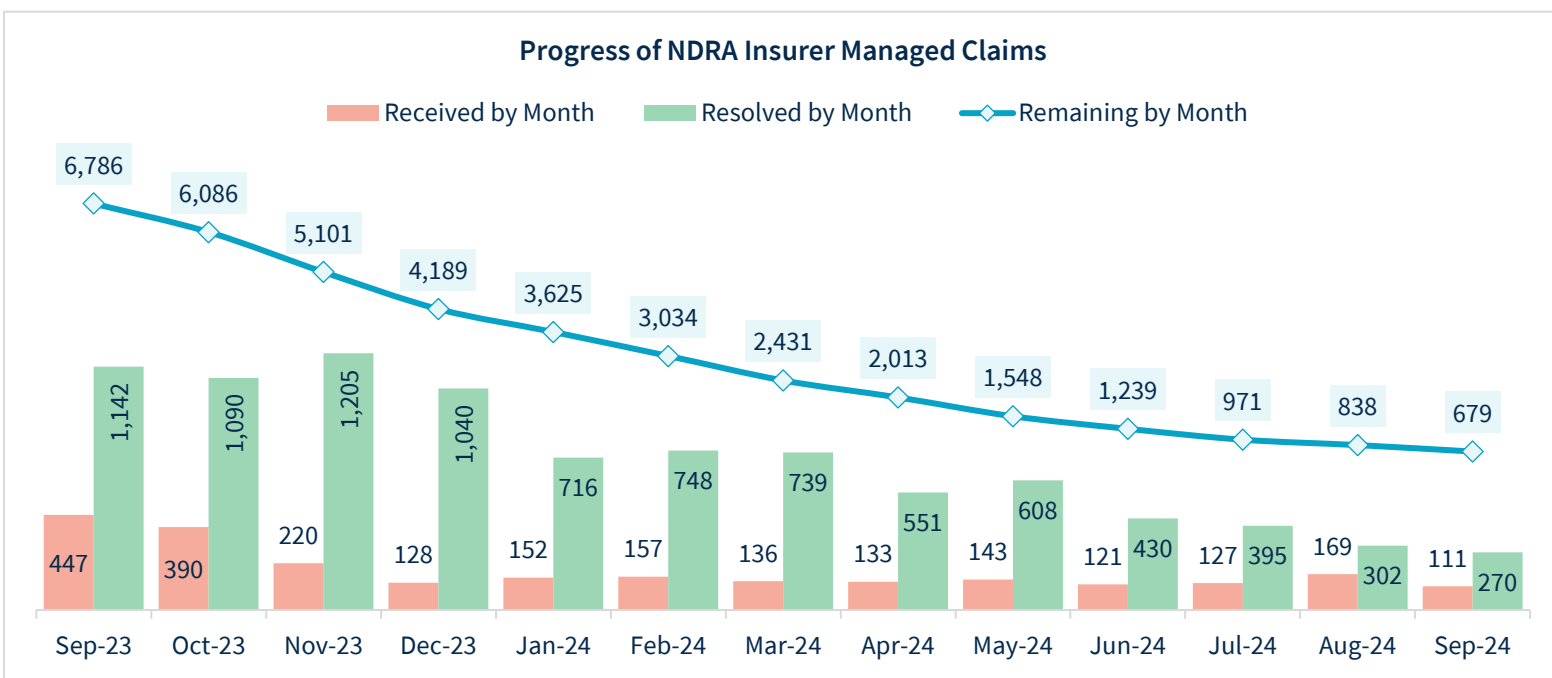
**How many claims have we received since the start of the NDRA?**

Since commencement of the NDRA, we've received 19,225 claims (cf. 19,085 reported last month). Just under 80% of reported claims are related to a weather event. We've received 8,596 claims to date for the Jan-Feb 2023 Upper North Island weather events, over 96% of which 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.



## Section 4 - Meeting our obligations under the Code of Insured Persons' Rights

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

[The Code of Insured Persons' Rights](#) supports homeowners to be treated fairly and receive a timely outcome when they make a claim. 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 natural hazards cover 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 will investigate the complaint and advise homeowners of the outcome. If there is a breach, we may take one of the actions listed in the Code.

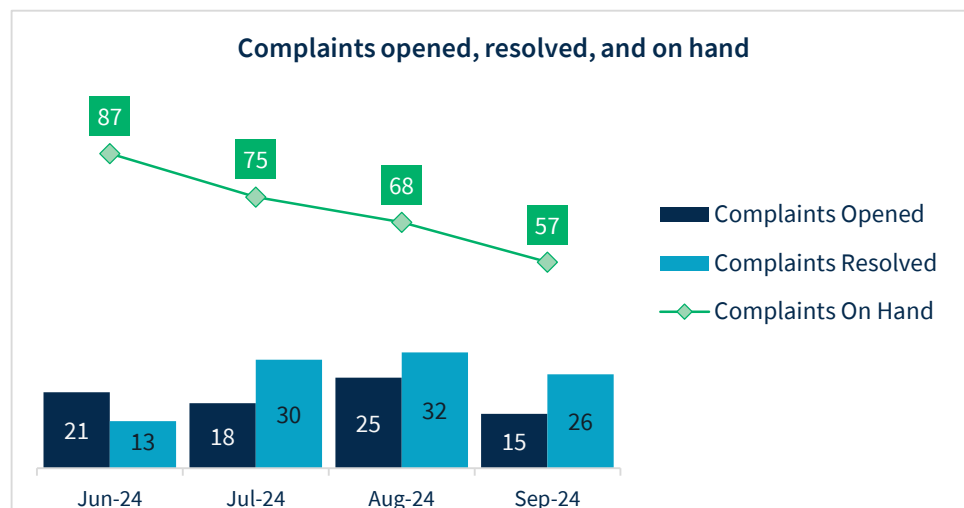
### What reporting is included in this section?

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.

### Complaints opened, resolved, and on hand within the FYTD2024-25

		CES	BAU	TOTAL	
Received	EQC Act	25	83	108	CES - claims arising from the Canterbury Earthquake Sequence 2010 -2011
	NHC Act	-	1	1	BAU - all other claims excl. CES claims
	TOTAL	25	84	109	TOTAL - combined BAU and CES totals
Resolved	TOTAL	22	60	82	
On hand	TOTAL	3	24	27	



#### Explained:

#### Why are the on hand numbers different?

The table above captures opened and resolved claims within the current financial year only. The chart to the left encompasses complaint activity for the current financial year to date as well as complaints still on hand at the end of the previous financial year.

### What's the nature of the complaints that we have on hand for insurer managed claims?

From the information received to date, the predominant complaint themes overall are:

- damage not covered by the Act
- assessment Outcome (repair strategy or costs)
- communication, and
- timeframes.

We are looking at access to additional information that will provide richer insights.

#### Explained: Why do some of our previously published complaint figures change?

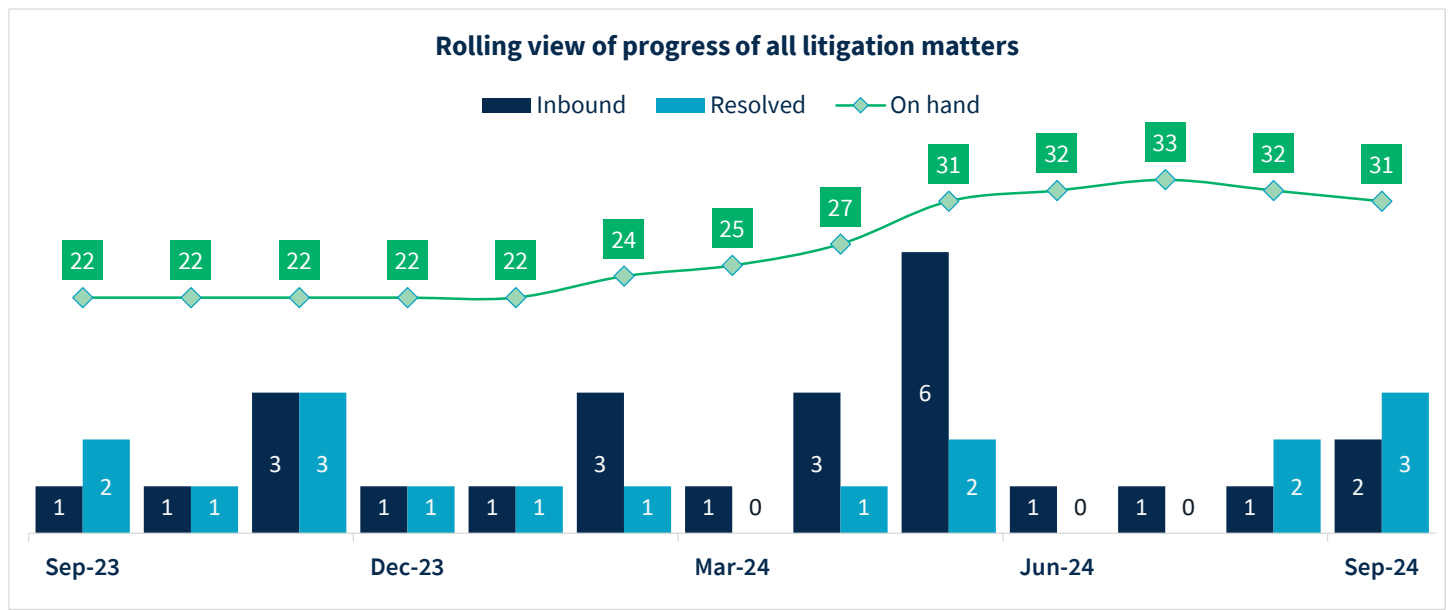
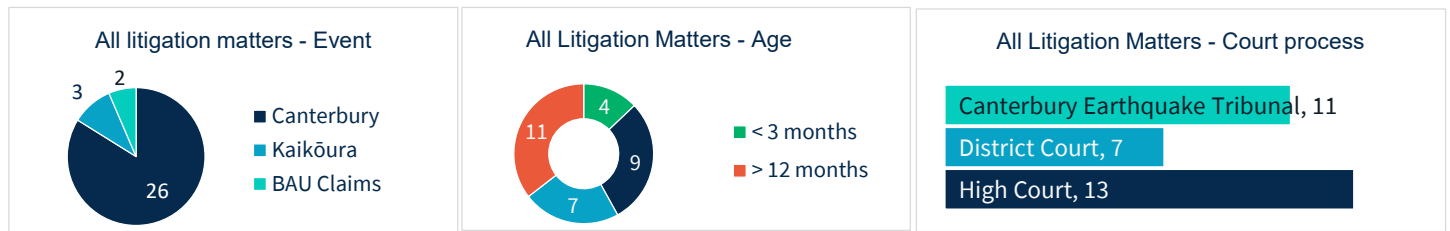
Previously published figures changes occur due to notification from NDRM insurers, post report period, of changes in complaints statuses and any additional complaints.



## Section 4 - Meeting our obligations under the Code of Insured Persons' Rights (cont.)

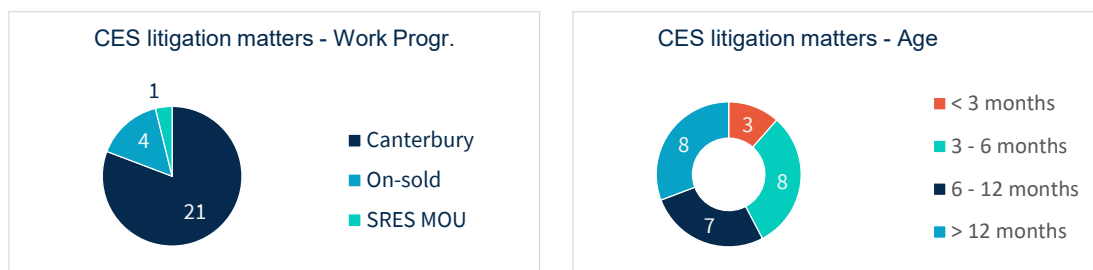
## Claims subject to litigation matters

Overall, we have 31 litigation matters currently in progress.



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

Litigation matters relating to CES claims account for 26 of the 31 litigation matters currently in progress. The following visuals provide a breakdown by work programme and by age.



## Section 5 - Coverage and engagement through media

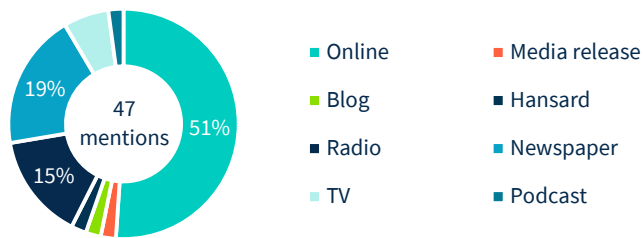
### Traditional media coverage across August

September was a comparatively quiet month for media coverage of NHC Toka Tū Ake with 47 mentions recorded across the month (cf. 67 last month).

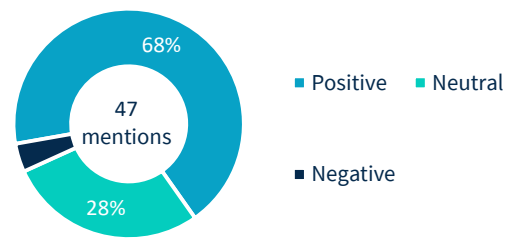
This month saw the highest percentage of positive media coverage of NHC to date, with 68% of mentions attracting positive sentiment. The balance of sentiment across the month was neutral at 28%, and negative sentiment at 4%.

Coverage by channel this month shows that almost three out of every four mentions this month occurred either online or via newspaper.

Coverage by channel across August



Sentiment of coverage across August



#### Note

To calculate the coverage volume, we count the number of theme tags that each story attracts. Some stories will have multiple theme tags assigned.

#### 68% of mentions in the media this month attracted positive coverage, including:

- NZ Herald - [North Island risk: How scientists plan to forecast volcanic ashfall from next major NZ eruption](#)
- RNZ - [Hundreds of thousands of North Island homes could be covered in ash in next volcanic eruption](#)
- TVNZ One News: [100,000-plus homes could be covered in ash in next eruption](#)

#### 28% of mentions in the media this month attracted neutral coverage, including:

- RNZ: [Major report on climate adaptation due tomorrow](#)
- Waikato Herald: [Thames-Coromandel cyclone recovery programme ends](#)

#### 4% of mentions in the media this month attracted negative coverage, including:

- Newstalk ZB: [00:57:10 Mike Hosking on our biennial grants. 'research grants money 'race based'](#)

### Media releases this month

We distributed two media releases and one opinion editorial this month:

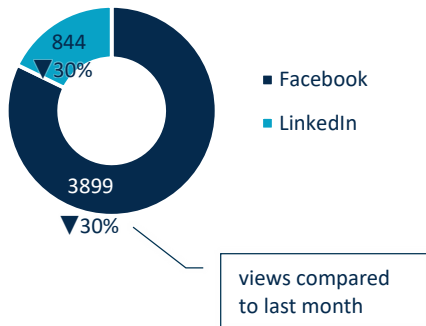
- 12 September: [New research maps recovery pathway after Kaikōura earthquake](#)
- 23 September: [Volcanic ashfall: what damage could be caused after an eruption? New research to assist authorities and communities](#)

## Section 5 - Coverage and engagement through media (cont.)

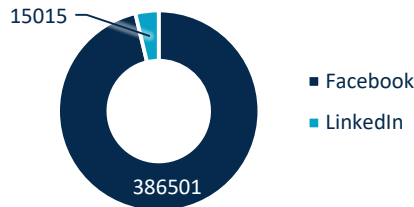
### Our social media profiles

This month we reached out to over 386k people through the second phase of our Know Your Cover campaign on Facebook - which is approximately 100k above the monthly average. LinkedIn performed above average this month in terms of both reach and engagement.

Social media profile views this month



Social media profile reach



### What's the difference between 'views' and 'reach'

Views are when people come to our social media page and 'view' it. Reach is how many people saw the social media post/posts on their own social media feed.

### Social media coverage analysis

- Both NHC's social media channels continue to grow at a steady rate, and September was above average in terms of engagement.
- Our content pillar in September was 'Safer Homes' and we experimented with posting three long form videos on tips for renovations, strong foundations and making nursery and children's rooms safer. Videos reached between 40-70,000 people each and 3,500 people watched for more than a minute which is high compared to industry standards.
- We posted information about accessible formats of our NHCover collateral and supported this with direct engagement with relevant stakeholders asking that they share the posts which resulted posts being shared 21 times across both channels to positive feedback.

### Website engagement

With the NHCover campaign coming to an end, site traffic returned to something closer to typical levels. We saw an increased amount of engagement with the buying a home content. We rewrote the homebuyers' content prior to the campaign and analytics suggest improvement in engagement.

**Views: 65,054 (▲5% of average)**

**Users: 28,213 (▼6% of average)**

### Top pages

1.) Homepage 2.) Buying a home 3.) Quick and easy safety tips 4.) Know your cover 5.) About NHCover.

### Organic search performance

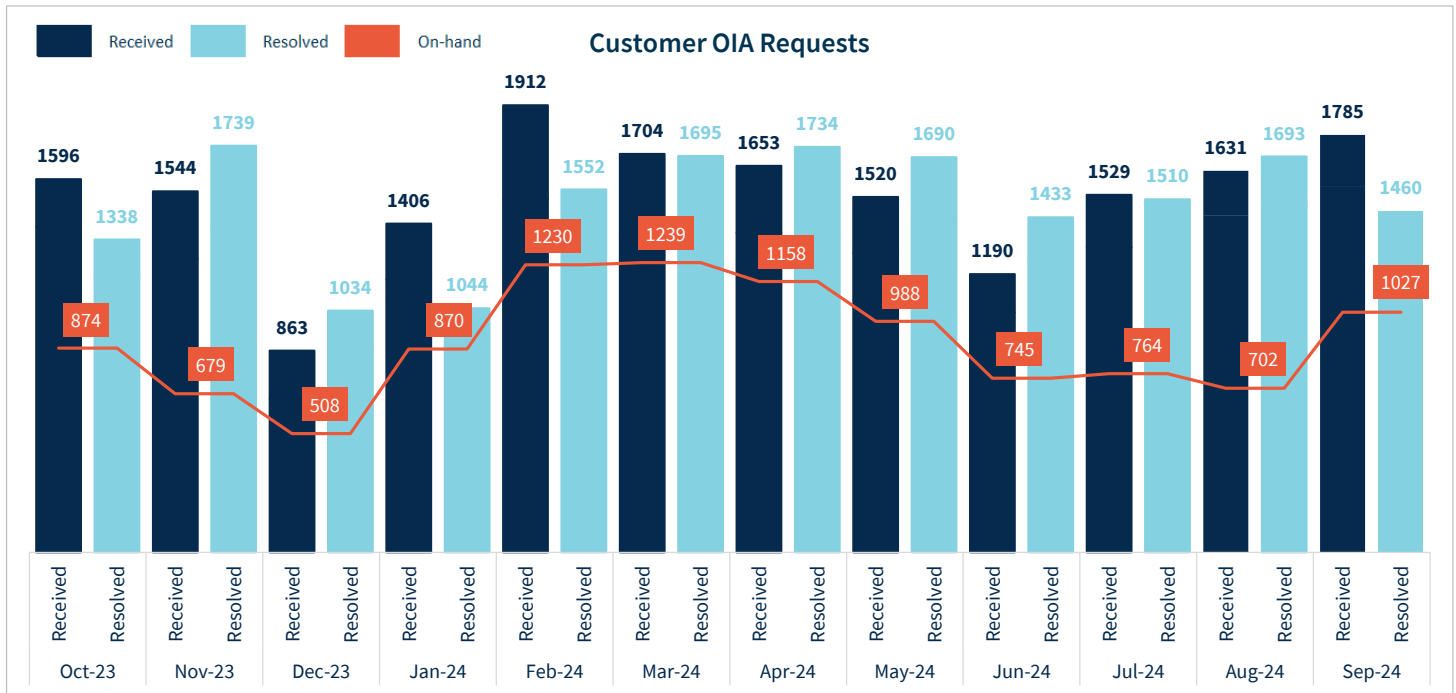
- Total clicks: 10k.
- Organic search traffic has now returned to roughly where it was prior to the name change.
- EQC-related searches still feature, but an increasingly nhc/natural hazards related searches are appearing.
- Top search terms include: "eqc", "natural hazards commission", "nhc".

## Section 6 - 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:

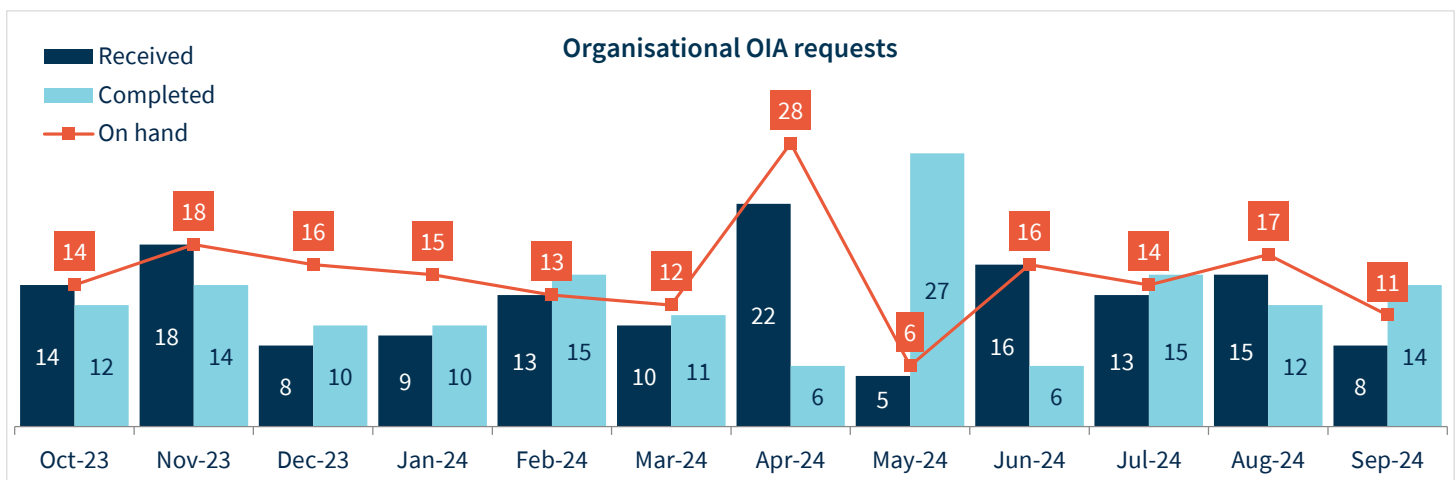
- Customer OIA requests (claim related information requests)
- Organisational OIA requests (all other information requests).



Across September, our Customer OIA and Contact Centre Teams received 1,785 new OIA requests (cf. 1,631 for Aug-24). Combined with the 702 requests on hand from last month and resolution of 1,460 requests this month, we have 1,027 requests on hand at month end.

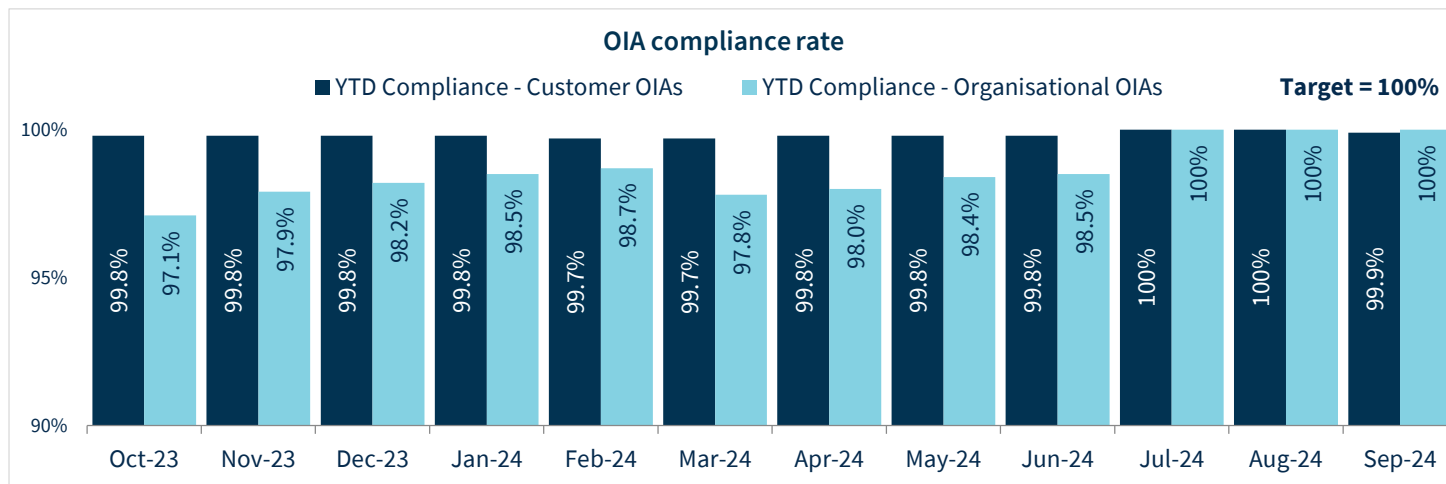
The increase in requests received this month continues to be driven by activity in the real estate market. The Portal continues to further promote the essential due diligence required on the part of both buyers and sellers.

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



Across September, our Government Relations Team received 8 new organisational OIA requests (cf. 15 in Aug-24). Coupled with the 17 requests on hand from last month and 14 completed requests this month, the team have 11 requests on hand at month end.

## Section 6 - Official Information Act (OIA) Requests (cont.)



Across September, our Customer OIA and Contact Centre teams achieved a compliance rate of 99.9% across 1,460 completed responses. Similarly, across the month, our Government Relations Team achieved a 100% compliance rate across 14 completed responses.

#### Ombudsman review of complaints received

Across September, we received one notice of formal investigation an Ombudsmen Act complaint from the Ombudsman. During the same period, the Ombudsman did not deliver any formal investigation opinions.

#### Ministerial correspondence

Across September, we received no requests to draft a response for the Minister's Office.

#### Contact centre performance - Phone Calls

	May-24	Jun-24	Jul-24	Aug-24	Sep-24
Outbound - Inbound Ratio	11:89	9:91	9:91	12:88	9:91
Grade of Service	93%	94%	95%	100%	100%
Abandonment Rate	0.7%	0.1%	0.3%	0.3%	0.2%
Roll Over No Answer	11	1	6	5	3
<b>Total Calls</b>	<b>1,846</b>	<b>1,399</b>	<b>1,942</b>	<b>1,872</b>	<b>1,856</b>
Total Email and Post	3,114	2,473	3,139	3,297	3,414

#### Contact centre performance - Grade of Service (GoS)

##### GoS this month

Across September, our grade of service for emails was 100% (unchanged from last month) and for phone calls was 100% (unchanged from last month).

##### Quality of the customer experience this month

The customer experience this month remains highly satisfactory at 97% (unchanged from last month) across 856 surveyed customers (cf. 833 surveyed last month).

##### Received

1,689 calls via 0800 DAMAGE (cf. 1,656 last month)  
1,629 emails via info@naturalhazards.govt.nz (cf. 1,666 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:

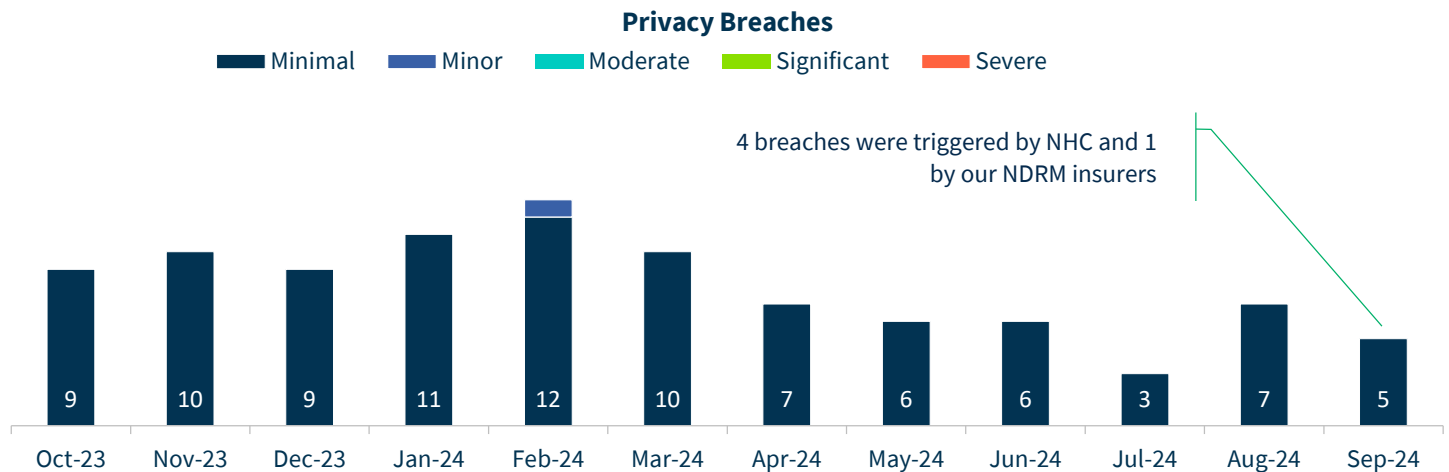
1 and 2 = negative; 3 and 4 = neutral; and 5,6,7 = positive.

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



## Section 7 - Data Protection

Across September, 5 privacy breaches (cf. 5 for Aug-24) were reported by our Risk and Compliance Team. One of the reported breaches this month met the notification threshold requiring us to report the breach to the Office of the Privacy Commissioner (OPC). The notifiable breach, rated as being of minimal severity, has been resolved and is now considered closed.



### Privacy breaches

Of the 5 reported breaches this month, 4 were triggered by NHC Toka Tū Ake while 1 was attributed to our NDRM insurer. Over the last 12 months, 52 breaches are attributed to NHC Toka Tū Ake, while 41 breaches are 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.

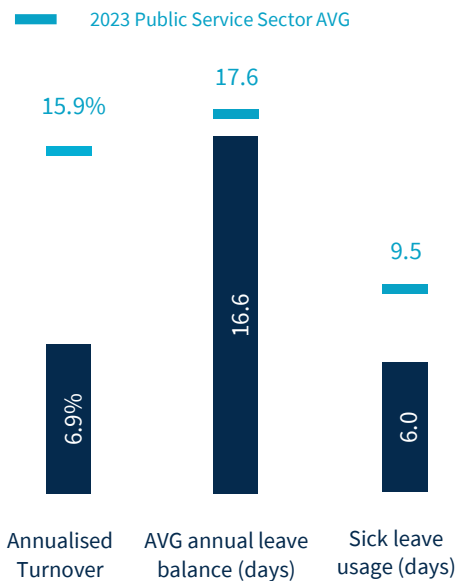
## Section 8 - Our People

Across September, we increased our permanent workforce headcount by 4 to 366. In terms of full time equivalent (FTE) units, our permanent workforce headcount equates to just over 361 FTEs.

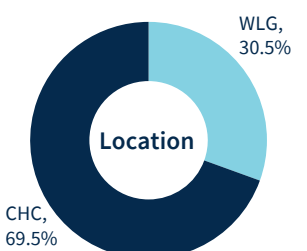
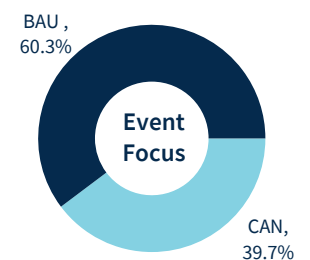
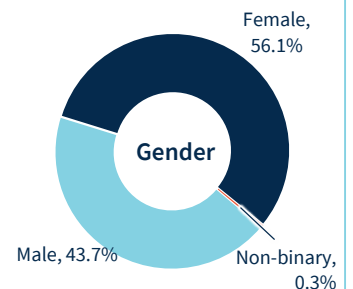
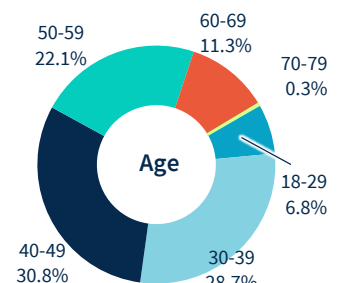
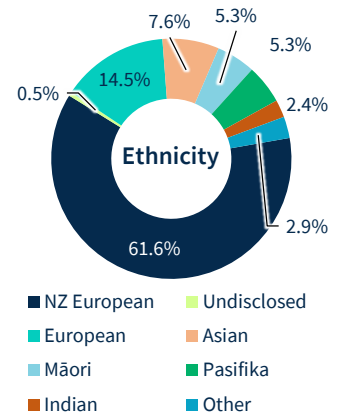
Across the month, our average annual leave balance and sick leave usage, along with our annualised turnover rate ('voluntary turnover') remain stable and comparing favourably to public sector averages.

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.

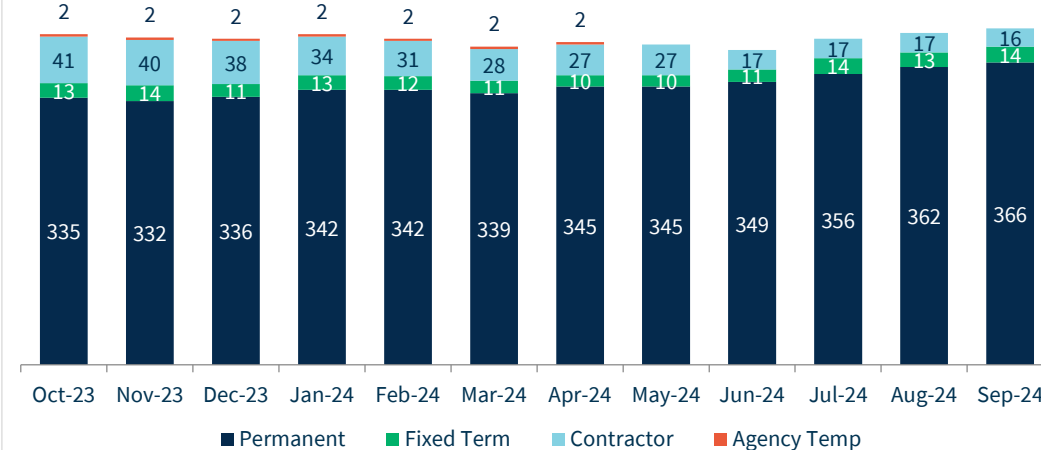
### Comparison of NHC Toka Tū Ake averages against sector averages



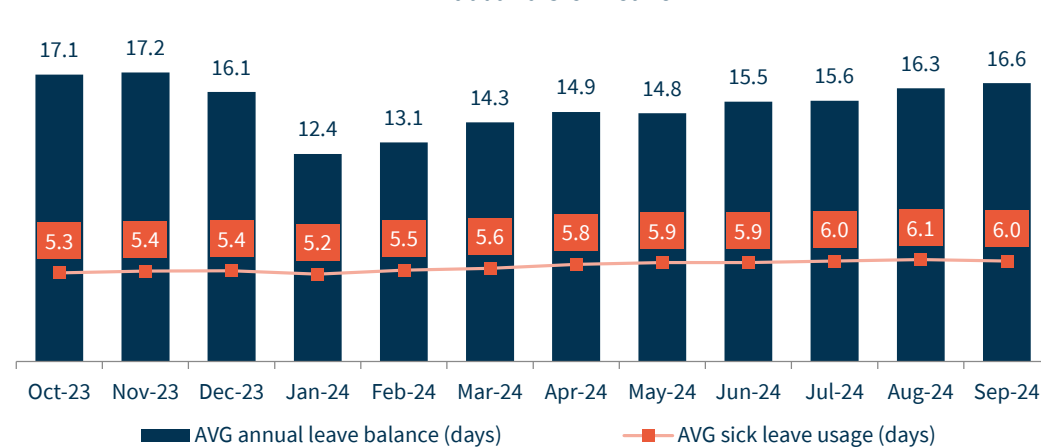
### Our people at a glance



### Headcount Movement



### Annual and Sick Leave



Across the month, our average annual leave balance increased by 0.7 days.

Almost 35% 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.