



The foundation from which we stand strong, together

Monthly Performance Dashboard

April 2025



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

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

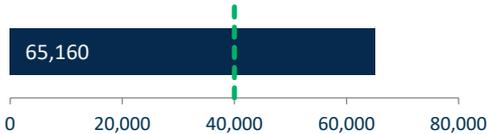
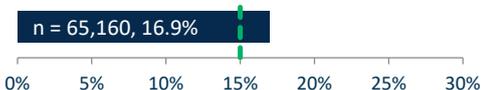
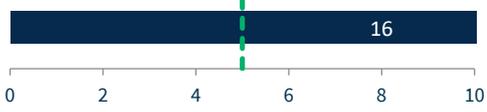
Output one: resilience

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

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

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

Output 1 | Performance measures

Ref	Measure	Target	YTD Result	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	65,160	 Achieved ↑ 6,008
		>15% seek further information	16.9%	 n = 65,160, 16.9% On track
1.2	Number of downloads of our publicly available research and resilience documents	>1,200	3,866	 3,866 Achieved ↑ 864
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	16	 16 Achieved
		>20% of recommendations accepted or acted on	0%	Actual YTD result not yet reportable. 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	>57%	61%	In progress, Q1 (58%), Q2 (66%) and Q3 (59%) survey results confirmed. On track
1.5	Progress on delivering our loss modelling strategy via agreed roadmap milestones	Achieved	-	Work to complete our updated earthquake fragility and vulnerability models for internal testing is progressing well and is on track for delivery in June. On track
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	-	Implementation of the research Benefits Management Framework is progressing, including defining and collating short-term academic metrics as a baseline. 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%	-	Achieved
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 output 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
3.2.1	The percentage of levies collected compared to the annual budget	100%	100.4% <div style="display: flex; align-items: center; margin-top: 5px;"> To date: FY2024-25 budget \$751.7m, levies collected \$755m </div>	↓ 0.2% on Mar-25 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	- An external advisor has been appointed to assist with the work on the investment strategy. The first of a series of workshops with the Audit and Risk Committee was held in February 2025, and there was a further meeting held at the end of April.	On track

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	89.6%		↓ 0.2% on Mar-25 EOM
		90% within 12 months	95.3%		↓ 0.1% on Mar-25 EOM
		95% within 18 months	98.7%		↓ 0.1% on Mar-25 EOM
		99% within 24 months	99.5%		→ 0% on Mar-25 EOM

Notes

The results seen in the above chart are cumulative. As at April EOM, there were 2,921 claims settled YTD in scope for this measure (i.e., n = 2,921). Fourteen 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%	
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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 Expectation measures - monthly monitoring

Output four: recovery (cont.)

Output 4.1 | Performance measures | Timeliness



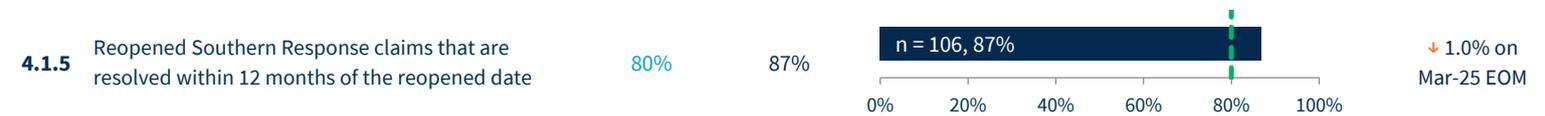
Notes

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 fewer by Jun-25 EOM.

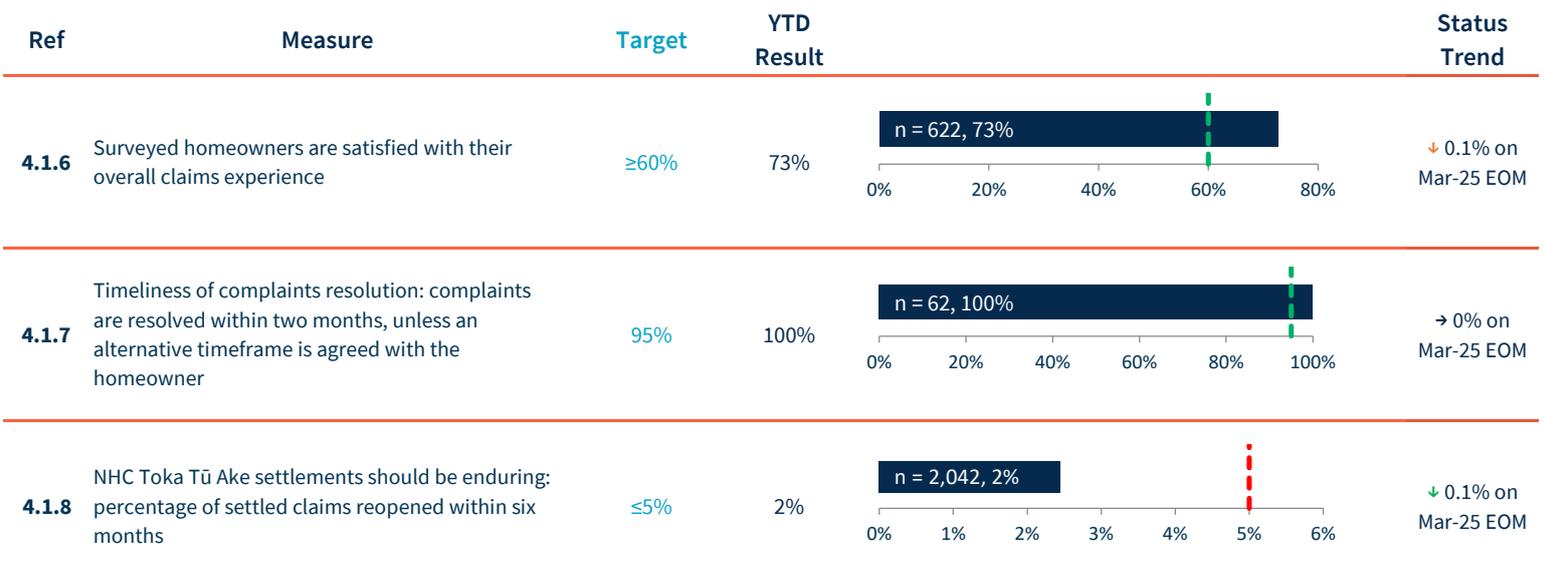


Notes

As at Mar-25 EOM, Closed with Crown Settlement (Paid in Full) has increased from 783 (Jun-24 EOM) to 966, while Post-settlement WIP has increased from 312 (June-24 EOM) to 336.



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

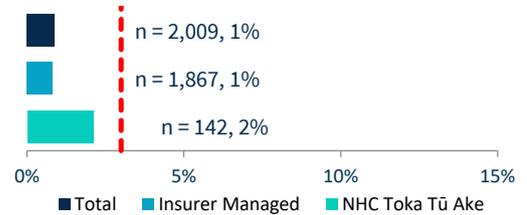
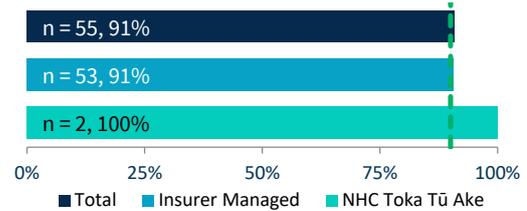
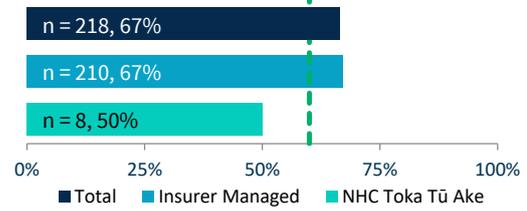
- The results seen in the above charts are cumulative, e.g., Total settled within 24 months is 2,254 (74.9% within 12 mths) + 712 (23.7% within 13-24 mths) = 2,966 (98.6%).
- As at April EOM, there was a total of 3,009 settled claims in scope for this measure (n = 3,009). The chart above shows 3,007 because two claims 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%	67%	↓ 0.3% on Mar-25 EOM
4.2.3	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	91%	↓ 8.1% on Mar-25 EOM
4.2.4	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤3%	1%	→ 0.1% on Mar-25 EOM



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	● ● ● ● ● ● ● ●	Threshold headroom 1.3% ↑ 1.0%

SoPE 4.2.5 observations:

As at 31 March 2025, YTD performance is within expectations, with a YTD claims handling expense (CHE) ratio of 49.5% observed vs. the YTD target threshold ratio of 50.7% (headroom of 0.3%).

Note: New targets were approved by the Board during Feb-25, permitting an improved indication of the level of CHE we expect to pay on normal claims during FY24-25. Previously reported figures were restated as at Jan-25 EOM to reflect this. The measure will move to quarterly reporting from this Mar-25 report.



Reporting on SoPE measure 4.2.5 has now shifted to a quarterly basis. Next update will be included in our Jun-25 dashboard.

Notes

- This measure is specific to claims managed by the NDRM insurers under the Natural Disaster Response Model (NDRM), which commenced on 30 June 2021.
- The threshold is recalibrated each month, and excludes Kaikoura 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 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

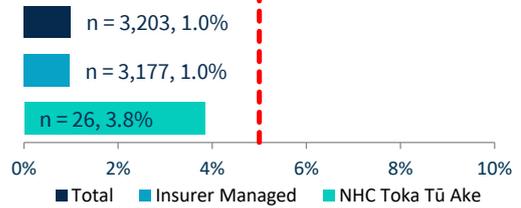
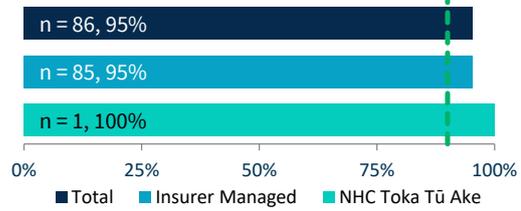
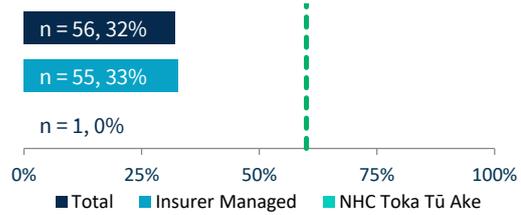
4.3. Claims relating to North Island Weather Events: January - February 2023

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%	32%	↑ 2.5% on Mar-25 EOM
4.3.2	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	95%	↑ 0.1% on Mar-25 EOM
4.3.3	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	1.0%	↓ 0.1% on Mar-25 EOM



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 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 - June 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

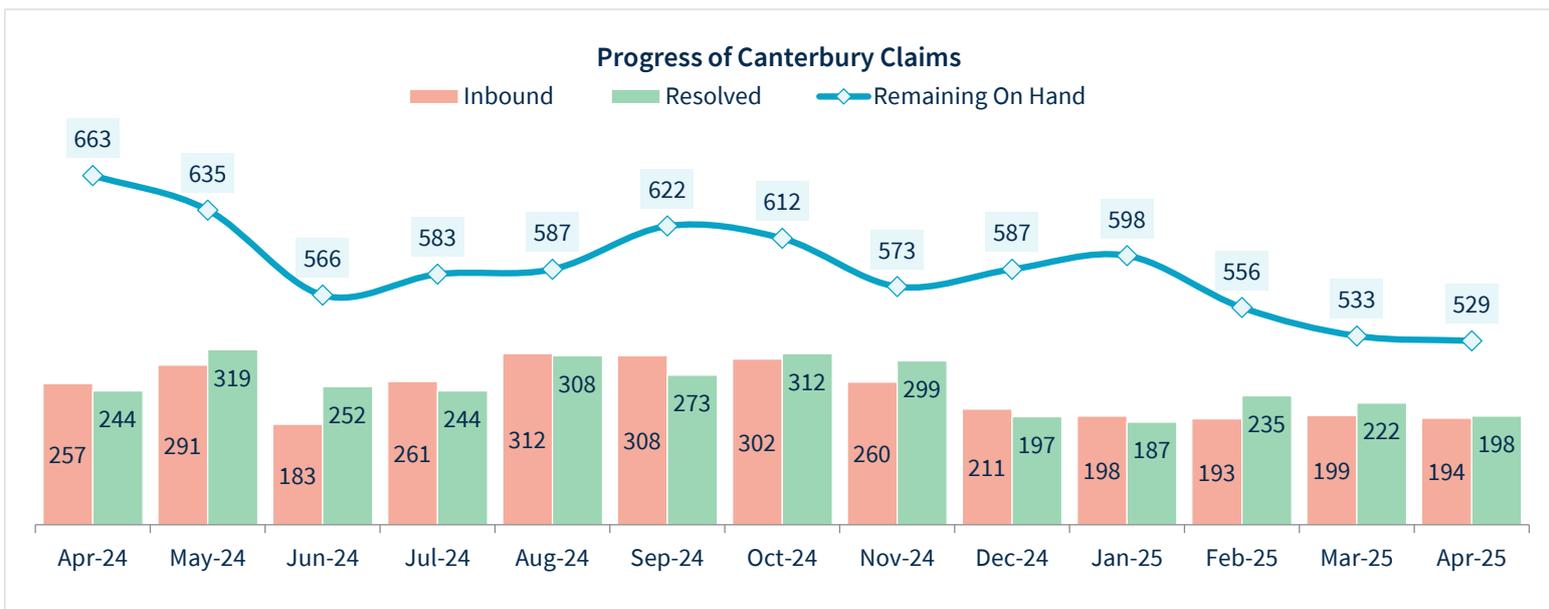
Section 3 - Recovery | Canterbury earthquake sequence claims

During April, 79% of resolved claims were settled within 3 months of reopening, while 6% were 'aged claims' (claims older than 12 months).

Sampling of inbound claims during April indicated 65% were categorised as 'simple' claims i.e., closed or forecast to close by the end of June. A further 31% are classified as 'standard' complexity (3-6 month forecast duration), and 4% classified as 'complex' (>6 month forecast duration). Closure forecast accuracy this month decreased to 66% (cf. 78% in March), principally due to staff leave.

Missed damage continued to be the top homeowner-initiated reopen category in April, accounting for 80% of reopened claims. Drainage/plumbing-related reasons remain the biggest driver of homeowner enquiries (66%).

The age profile of remaining claims reveals that 40% are <3 months old while aged claims (>12 months old) account for 16%. Settling aged claims remains an ongoing focus. Currently we have 85 aged claims (cf. 86 last month) and 138 aging claims (51 claims aged 9-12 months and 87 claims aged 6-9 months).



Open Canterbury Claims by Reopen Reason

Missed Damage, 65.2%

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, 4.2%

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

Additional Payment, 3.2%

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, 7.9%

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



Repair Methodology, 6.6%

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, 12.9%

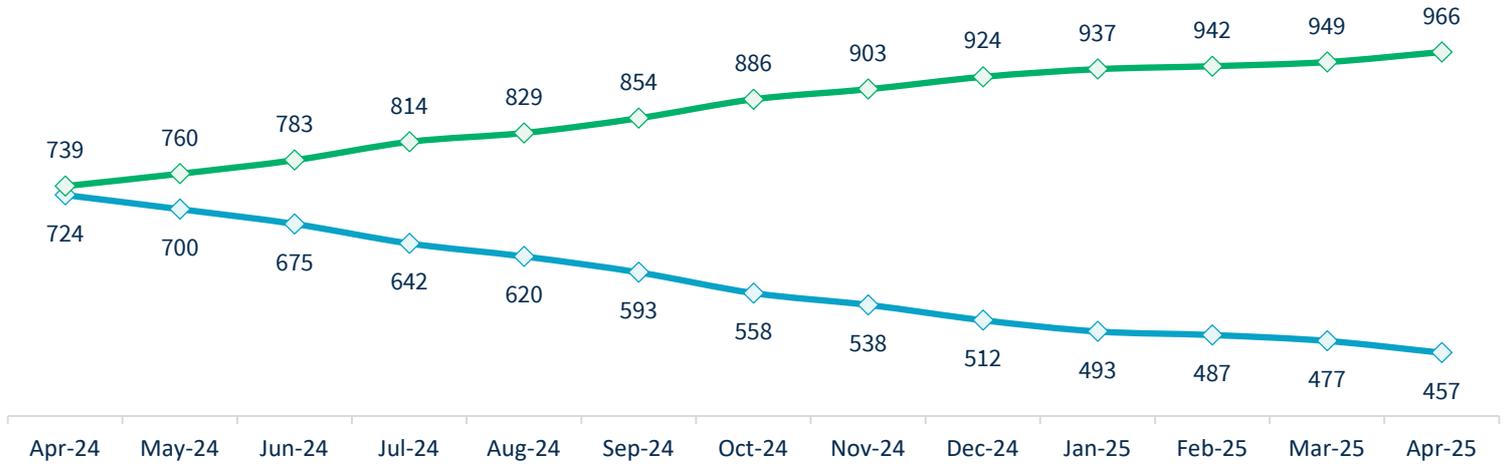
The homeowner has identified defects or quality issues with repairs previously completed and managed by NHC Toka Tū Ake* that need to be assessed to settle Natural Disaster Damage in accordance with the EQC Act.

*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)

◆ Total WIP ◆ Closed with Crown Settlement



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

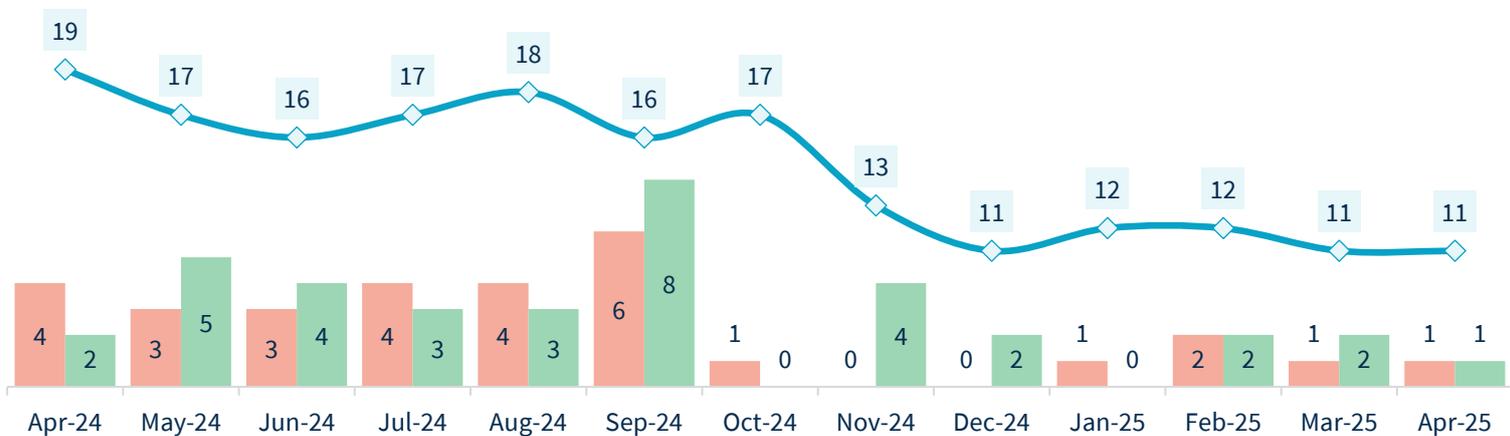
- **Pre-settlement** - 121 EOIs on hand that are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 52 Awaiting Agreement with Customers.
- **Post-settlement** - 336 applications with customer acceptance of settlement offer, being prepared for payment, or with tranche payments in progress for customer-managed repairs.

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

Kaikōura

Progress of Kaikōura Claims

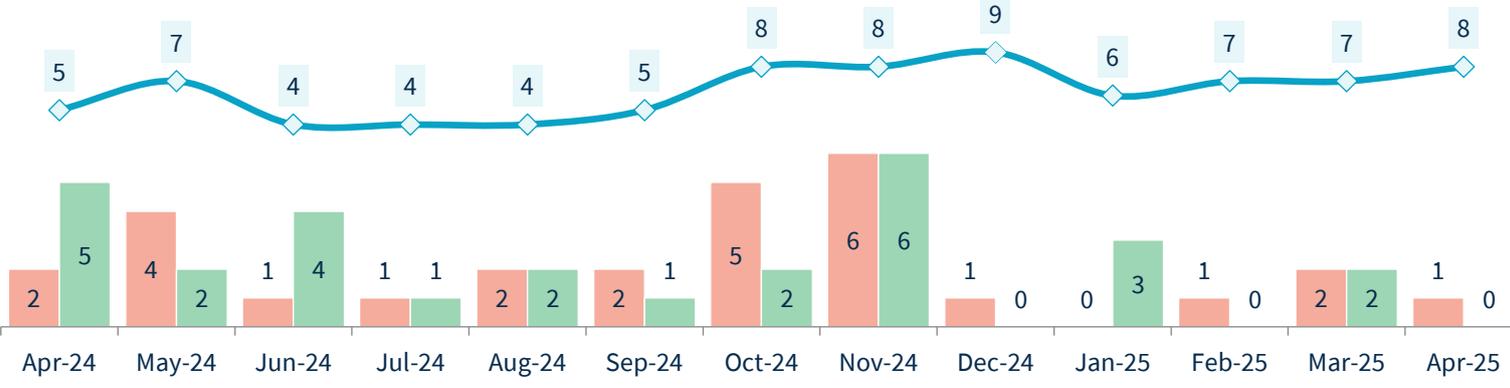
Inbound Resolved Remaining On Hand



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

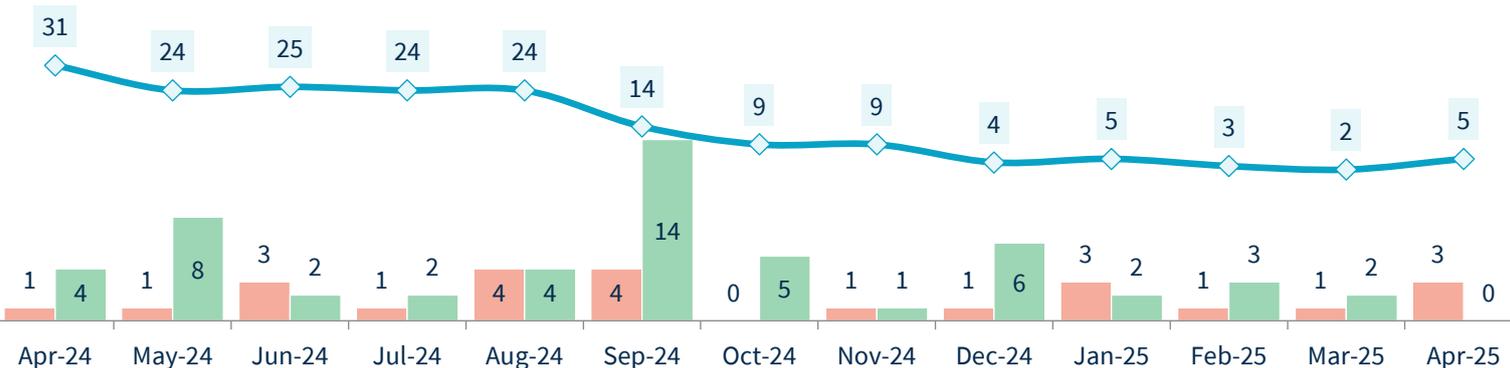
Progress of EQ claims managed directly by NHC Toka Tū Ake

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)

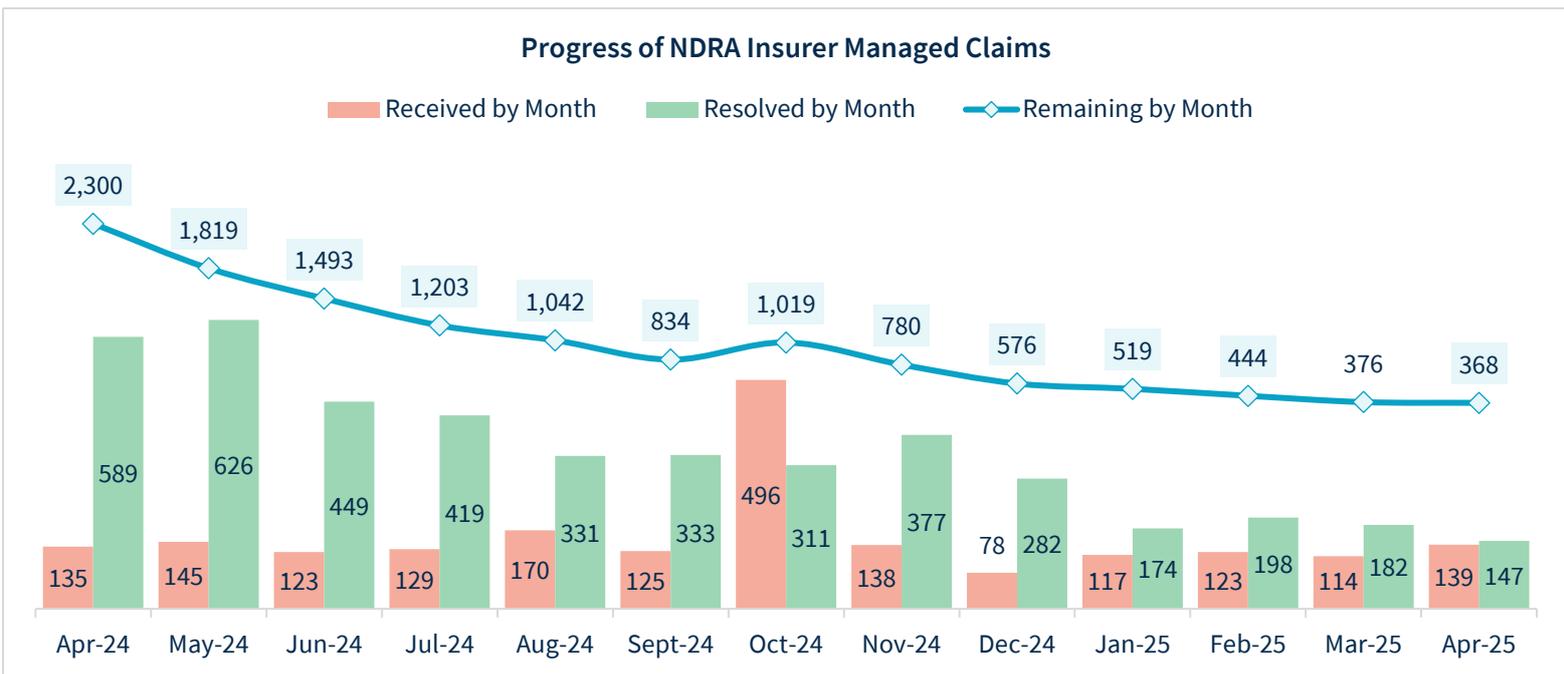
How many claims have we received since the start of the NDRA?

Since commencement of the NDRA, we've received 20,473 claims (cf. 20,320 reported last month). Just over 77% of reported claims are related to a weather event. We've received 8,678 claims to date for the Jan-Feb 2023 Upper North Island weather events, over 99% 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 - 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 we're resolving complaints in a timely manner.

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

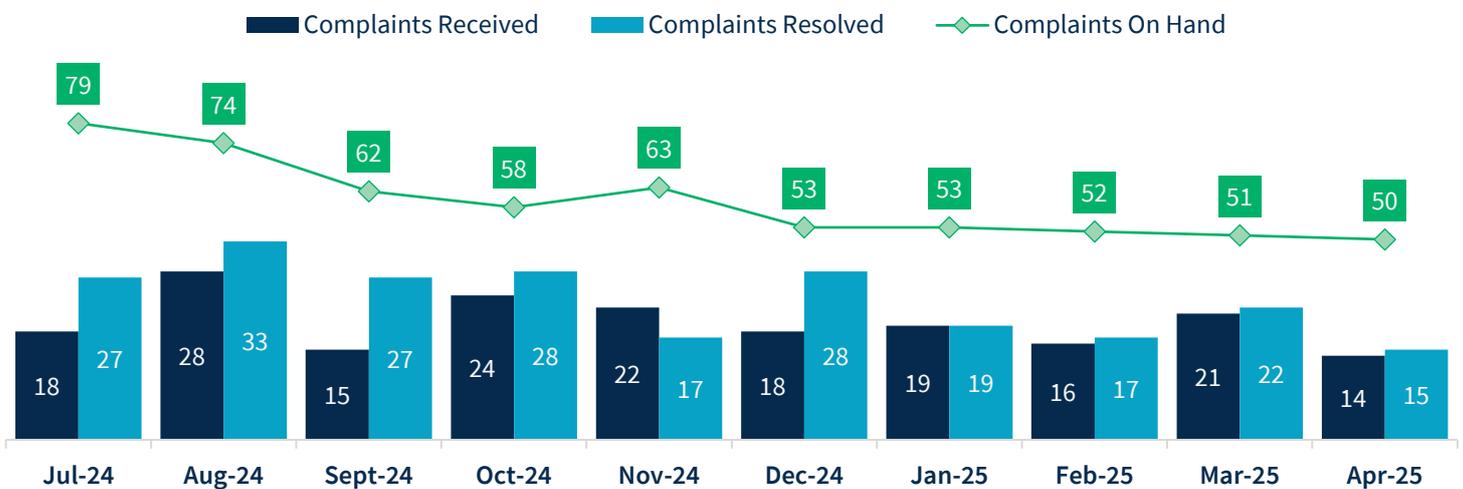
- the outcome of their claim
- the way they have been treated, for example if they feel the [Code of Insured Persons' Rights](#) has been breached
- the way their claim has been managed.

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

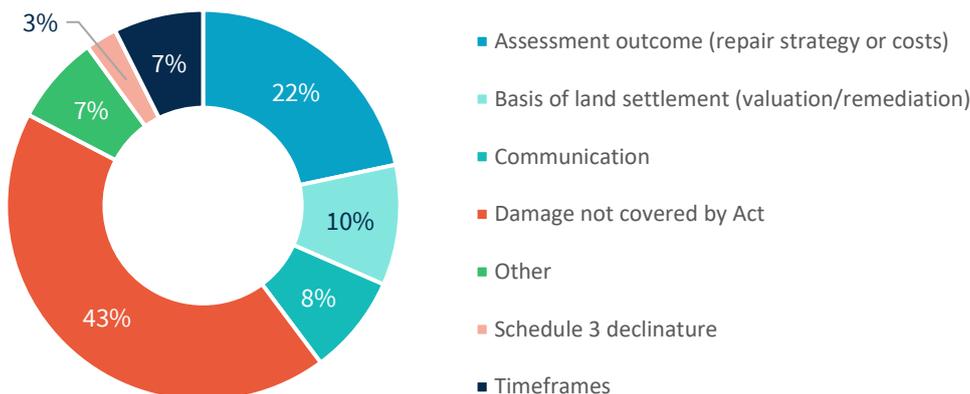
All complaints received, resolved, and on hand year-to-date

		pre FY2024-25	FY2024-25		
		On hand Jun-24 EOM	CES	BAU	TOTAL
On hand Jun-24 EOM & Received during FY2024-25	EQC Act	87	71	157	315
	NHC Act	-	-	19	19
	TOTAL	87	71	176	334
Resolved	TOTAL	79	68	137	284
On hand	TOTAL	8	3	39	50

All complaints received, resolved, and on hand



What type of complaints are we addressing for insurer managed claims?



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 Person's Rights

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

The [Code of Insured Persons' Rights](#) (Code) supports homeowners to have their claim managed and settled in a fair and timely manner. Your 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 FY2024-25

		CES	BAU	TOTAL
Received	EQC Act	5	1	6
	NHI Act	-	1	1
	TOTAL	5	2	7
Resolved	TOTAL	5	2	7
On hand	TOTAL	0	0	0



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 and 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	-	-

Fair Way Dispute Resolution

Insured persons can enter an independent dispute resolution process with Fair Way in respect of referable decisions. The table to the right summarises progress of insured persons who have opted for this independent dispute resolution process.

		CES	BAU	TOTAL
Reviewing	Initial Review	-	0	0
	Adjudication	-	4	4
	Mediation	-	-	0
	TOTAL	0	4	4
Reviewed	TOTAL	0	2	2
On Hand	TOTAL	0	4	4

		Dispute Upheld	Dispute Not Upheld
Review Decisions	NHC Toka Tū Ake	-	-
	NDRM Insurers	-	2

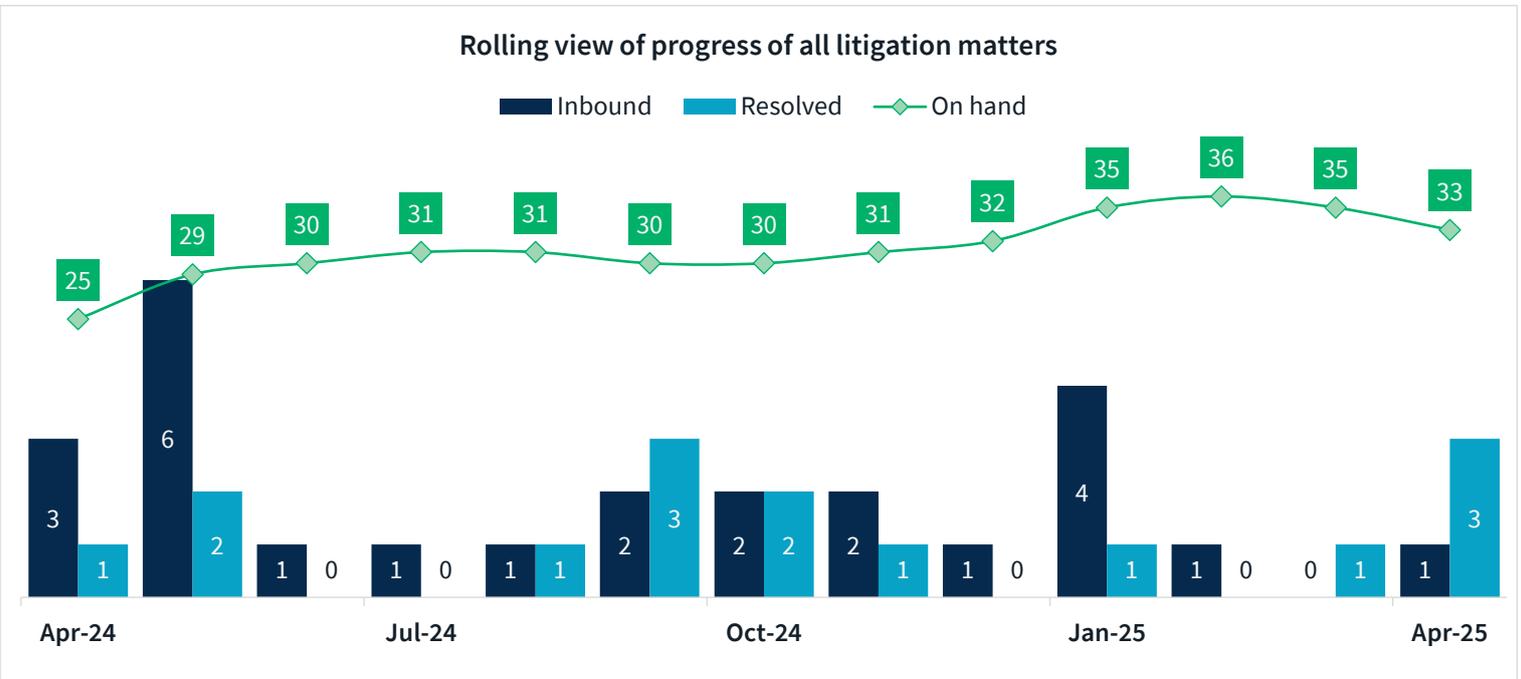
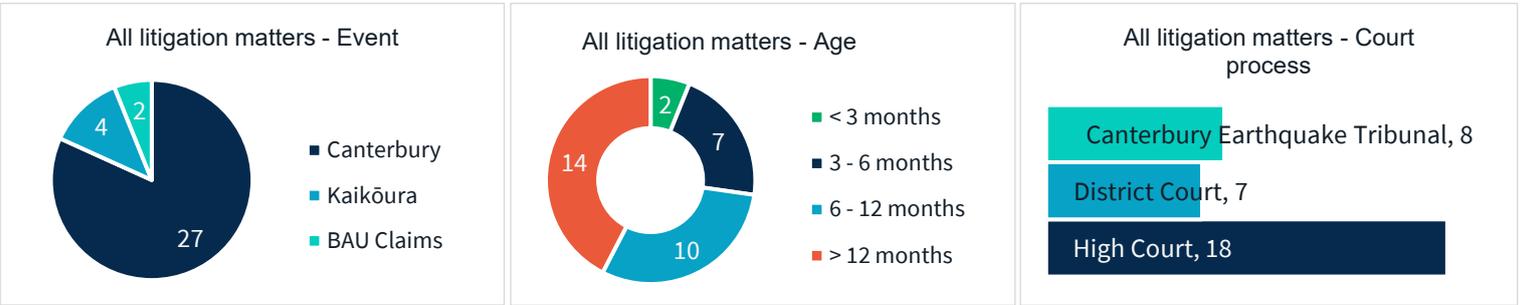
Section 4 - Resolving alternative homeowner pathways (cont.)

Claims subject to litigation

Insured persons can raise a dispute if they are in disagreement or conflict about a decision on their claim. The last part of this section looks at litigation matters as they're referred to in our reporting.

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

Overall, we currently have 33 litigation matters in progress. The following visuals look at these litigation matters through a number of lenses.



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

Litigation relating to CES claims account for 27 of the 33 litigation matters currently in progress. The following visuals provide a breakdown by work programme and by age.



Section 5 - Coverage and engagement through media

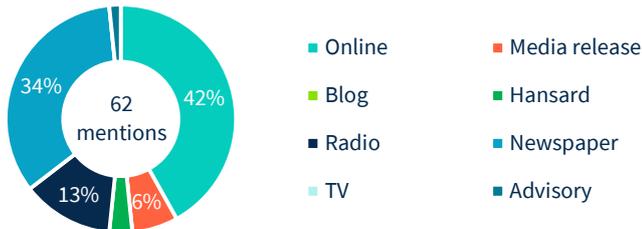
Media coverage across April

Media: This month, we were successful in garnering mainstream coverage through proactive media engagement around our two media releases. We also responded to an opinion piece deemed negative in sentiment with a widely published Letter to the Editor.

Social media: This month, the majority of our engagement came from a boosted Know your cover post using an Alpine Fault hook on Facebook. It reached over 25,000 and drove 1,300 people to the Know your cover campaign page.

Website: This month, we received 938 OIA requests through the website in April. This high level of activity contrasts with what is typically quiet period during Easter.

Coverage by channel across April



Sentiment of coverage across April



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.

34% of mentions in the media this month attracted positive coverage, including:

- [The Post: Taupo's supervolcano explored for links with earthquakes](#)
- [RNZ: Earthquakes and eruptions: Studying the 'twin threat' on the Taupō Fault Belt](#)
- [The Press: Experts inform south about 'inevitable' Alpine Fault quake](#)
- [The Post: New resource to help people build above basic earthquake](#)

50% of mentions in the media this month attracted neutral coverage, including:

- [Stuff.co.nz: Sale of \\$10m mansion was days from settling when disaster struck](#)
- [Insurance Business Mag: Tower raises profit outlook as claims ease](#)

16% of mentions in the media this month attracted negative coverage, including:

- [Waikato Times and syndicated \(noted negative because it state NHC cherry picks what it covers\): The disasters thousands of Kiwi homes may not be insured for](#)

Media releases across April

This month, we distributed two media releases and submitted one Letter to the editor:

- **3 April:** [Hub launched to empower architects and engineers to build above code](#)
- **9 April:** [New research digs into 25,500-year history of Taupō supervolcano to unearth insights into the region's twin threats](#)
- **9 April:** In response to an opinion piece on notices issued under section 74 of the Building Act 2004, published in Fairfax publications around the country (linked in negative coverage above), we provided a Letter to the Editor from our NHC Chief Executive and the Chief Executive of the Insurance Council of New Zealand (ICNZ). The letter stated that: the opinion piece risks causing unnecessary alarm because section 74 notices are not new and do not mean that homeowners will suddenly lose their insurance; councils only apply these notices when new building work is proposed; the purpose of these notices is to ensure everyone has clear information about known risks; and homeowners and buyers should ask about any notices on a property title.

We also published one website story:

- [29 April: Researcher profile: Dr Jack Williams](#)

Media enquiries

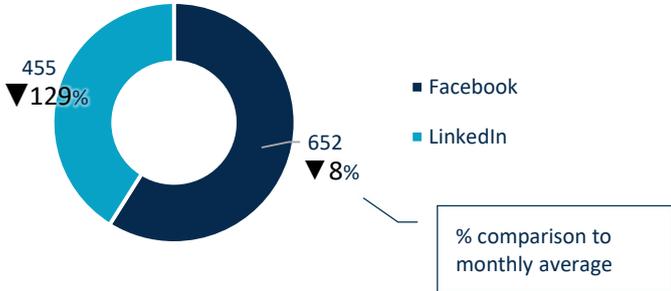
Across April, we received three media enquiries unrelated to this months media releases.

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

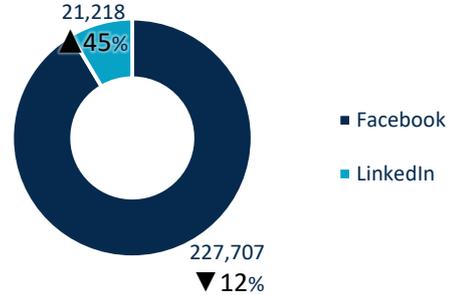
Our social media profiles

With a number of public holidays, April was a quieter month for social media activity which is reflected in our statistics. Our people orientated posts continue to perform well, and targeted boosted 'Know your cover' posts are proving a successful way to reach new audiences.

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

New followers

Across April, we gained 89 ▼ new followers on LinkedIn (monthly avg. is 105) and 96 ▲ new followers on Facebook (monthly avg. is 38).

Profile views, reach, and engagement compared to the monthly average

- **Views** - we received 545 ▼ profile views on LinkedIn (monthly avg. is 793) and 1,800 ▼ profile views on Facebook (monthly avg. is 2,409).
- **Reach** - we reached 21,218 ▲ people on LinkedIn (monthly avg. is 13,465) and 227,707 ▼ people on Facebook (monthly avg. is 256,000).
- **Engagement** - we received 455 ▼ interactions on LinkedIn (monthly avg. is 2,113) and 652 ▼ interactions on Facebook (monthly avg. is 707).

Website engagement

Views and visitors were down slightly in April, most likely due to the Easter break. But going against that trend, we saw a higher than usual number of claim information requests.

Views: 67,123 (= average)

Visitors: 29,894 (▼4% of average)

AVG engagement time: 40 seconds (▼5% of average)

Top pages

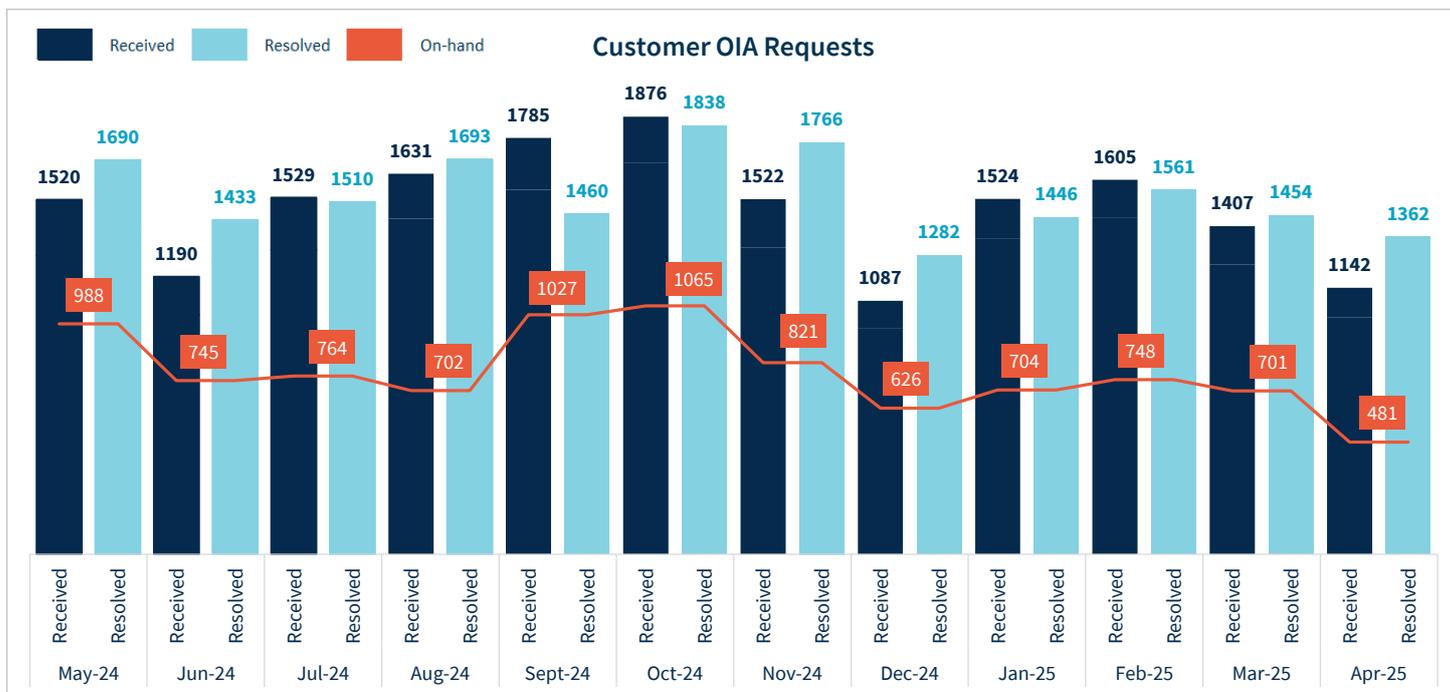
	Sources of traffic				
	Source	Paid Search	Direct	Organic search	Organic social
1.) Buying a home					
2.) Homepage					
3.) News	April	21%	30%	18%	15%
4.) Know your cover	Average	22.5%	25.5%	18.6%	16.6%
5.) About NHCover					

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).



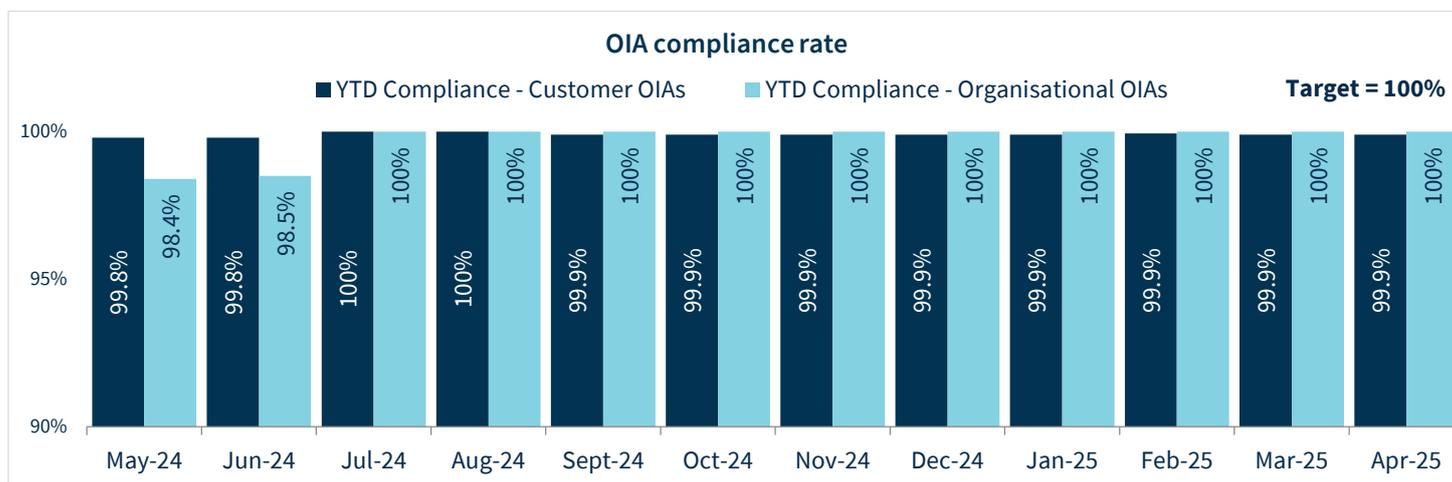
Across April, our Customer OIA and Contact Centre Teams received 1,142 new OIA requests (cf. 1,407 for Mar-25). Combined with the 701 requests on hand from last month and resolution of 1,362 requests this month, we have 481 requests on hand at month end.

Following on from last month's increase in information requests, the volume of received information requests this month was down 13% on last month's volume (cf. Mar-25 volume down 13% on Feb-25 volume).



Across April, our Government Relations Team received 5 new organisational OIA requests (cf. 14 in Mar-25). Coupled with the 15 requests on hand from last month and 14 completed requests this month, the team had 6 requests on hand at month end.

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



Across April, our Customer OIA and Contact Centre teams achieved a compliance rate of 100% across 1,362 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 April, we received no notices of formal investigation from the Ombudsman.

During the same period, the Ombudsman did not deliver any formal investigation opinions.

Ministerial correspondence

Across April, we received no requests to draft a response for the Minister's Office. Across the FYTD, we have provided responses to 23 requests from the Minister.

Contact centre performance - Phone Calls

	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25
Outbound - Inbound Ratio	10:90	11:89	6:94	8:92	8:92
Grade of Service	92%	90%	87%	88%	88%
Abandonment Rate	0.4%	0.6%	0.6%	0.9%	1.1%
Roll Over No Answer	4	7	8	14	14
Total Calls	1,239	1,323	1,520	1,759	1,446
Total Email and Post	2,433	2,812	2,997	3,066	2,628

Contact centre performance - Grade of Service (GoS)

Grade of Service this month

Across April, our Grade of Service (GoS) for emails was 100% (unchanged from last month), while 88% GoS was achieved for phone calls (88% last month).

Quality of the customer experience this month

The customer experience this month remains very positive at 96% (97% last month) across 412 surveyed customers (cf. 469 surveyed last month).

Received

1,337 calls via 0800 DAMAGE
(cf. 1,627 last month)

1,486 emails via info@naturalhazards.govt.nz

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.

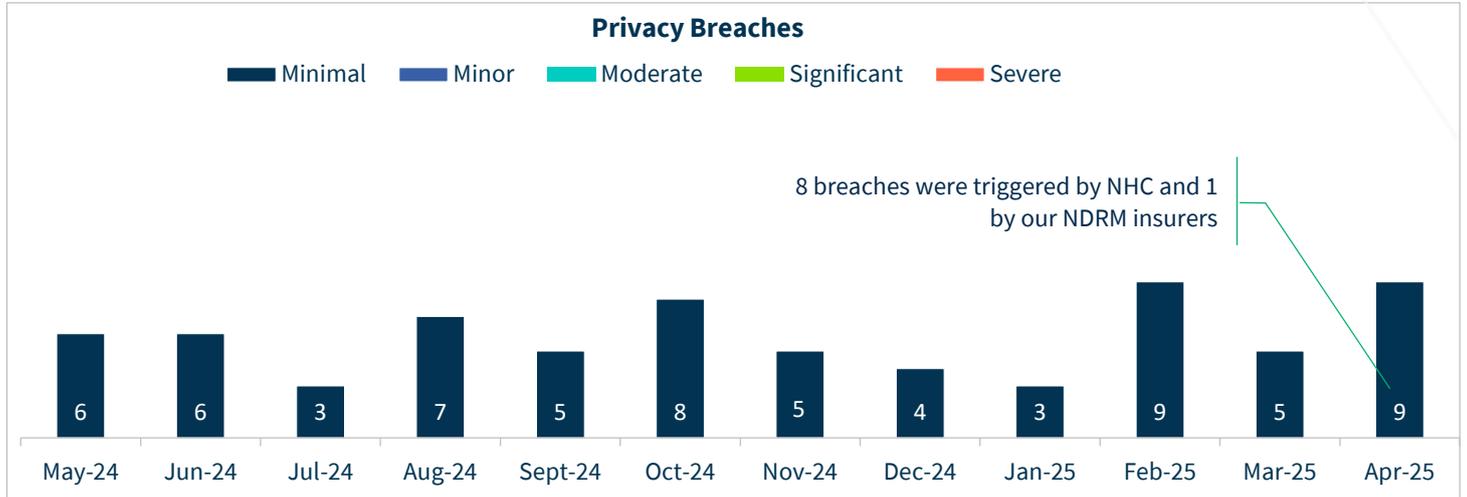
The descriptors used for the scale are as follows:

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 April, 9 privacy breaches (cf. 5 for Mar-25) were reported by our Risk and Compliance Team. None of the privacy breaches reported this month met the notification threshold requiring us to report the breach to the Office of the Privacy Commissioner.



Privacy breaches

Of the 9 reported breaches this month, 8 were triggered by NHC Toka Tū Ake while 1 was attributed to our NDRM insurers. The 58 reported breaches across the current FYTD represents a 33% decrease in breaches for both NHC Toka Tū Ake and NDRM insurers when compared to the 81 breaches reported during the corresponding period in the previous FY.

Breach severity categories

In accordance with the 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.

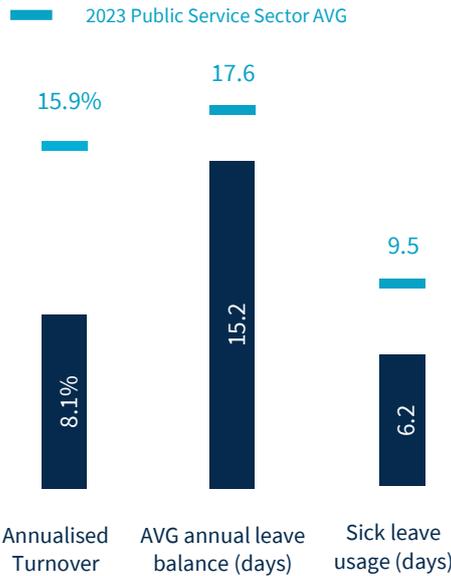
Section 8 - Our People

Across April, our permanent workforce headcount decreased by 1 to 362. Our headcount equates to 357.8 full time equivalent units (FTEs).

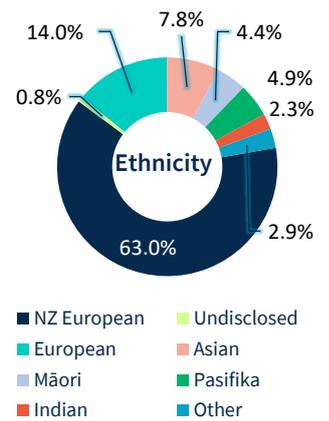
Across the month, our average annual leave balance increased by 2.1 days. Average sick leave usage and our annualised turnover rate ('voluntary turnover') remain stable and continue to compare favourably to public sector averages.

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

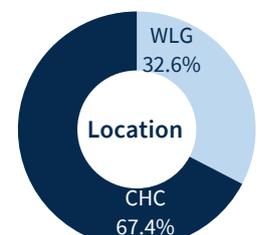
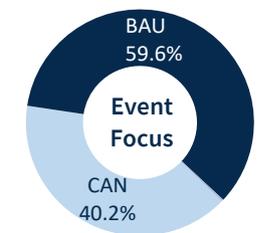
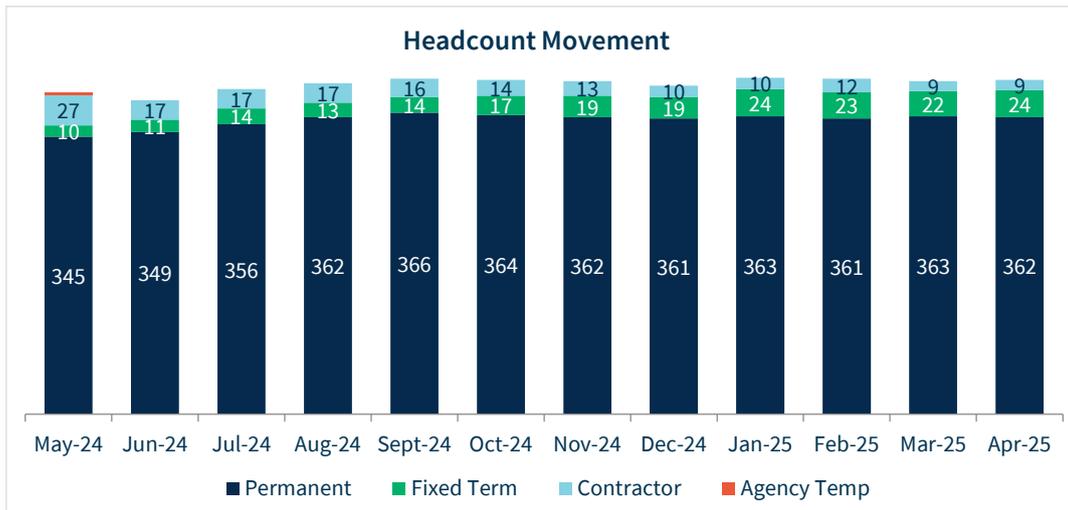
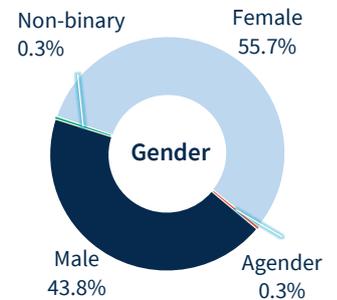
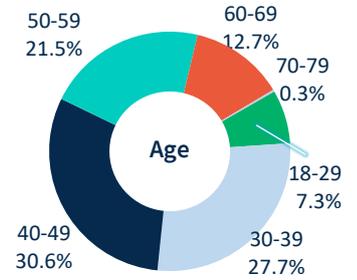
Comparison of NHC Toka Tū Ake averages against sector averages



Our people at a glance



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



Across the month, our average annual leave balance increased to 15.2 days. Currently, 30% 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.