



The foundation from which we stand strong, together

# Monthly Performance Dashboard

## June 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 on operational performance across NHC Toka Tū Ake. 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 Earthquake Sequence of 2010-11 ('Canterbury') including claims NHC Toka Tū Ake is managing on behalf of Southern Response. Reporting each month includes how many claims have been reopened; resolved; and how many remain open. We profile our remaining on hand claims by age, complexity, and reopen reason. 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 delivering the Government's On-sold support package, which supports homeowners of on-sold over cap properties in Canterbury to access financial help to have their homes repaired.

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

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 Natural Hazards Insurance (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 (OIA) 1982 and the Privacy Act 2020. Our reporting in this section includes the volume of information requests we've: received; completed; and have remaining on hand at the end of the month. Our reporting categorises information requests into two types: those in which our customers request information and/or supportive information from us on their claim (Customer OIA); and OIA requests that relate directly to NHC Toka Tū Ake and/or operational activities (Organisational OIAs). Reporting on our compliance rate for both information request types is monitored and reported here.

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

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

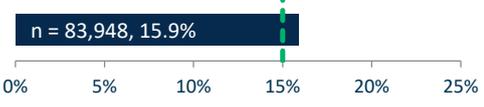
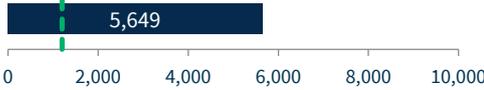
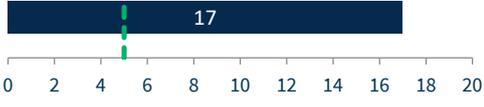
## Output one: resilience

### 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	FY24-25 Result	Status	
1.1	Number of Natural Hazards Portal users, and percentage of those seeking further information (via the PDF download function or Natural Hazard Portal-driven OIA requests)	>40,000 users	83,948	 83,948	Achieved
		>15% seek further information	15.9%	 n = 83,948, 15.9%	Achieved
1.2	Number of downloads of our publicly available research and resilience documents	>1,200	5,649	 5,649	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	17	 17	Achieved
		>20% of recommendations accepted or acted on	49%	 49.0%	Achieved
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%	Q1 (58%), Q2 (62%), Q3 (64%), and Q4 (59%) survey results confirmed.	Achieved
1.5	Progress on delivering our loss modelling strategy via agreed roadmap milestones	Achieved	Achieved	Our updated Loss Modelling Strategy and Roadmap was approved by the Board in May 2025. The updated strategy focuses on providing effective modelling capability earlier, for decision makers across Resilience, Readiness, Risk Financing and Recovery.	Achieved
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	Achieved	The Benefits Management Framework has been implemented as defined by the SoPE, with short-term academic metrics set as a baseline. Work continues to embed the framework and monitor long-term research impacts.	Achieved

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	FY24-25 Result	Status
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%	Achieved	Achieved
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	Achieved
2.4	New Zealanders have increasing trust and confidence in NHC Toka Tū Ake	Public Sector Reputation Index ≥59	62	Achieved

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.

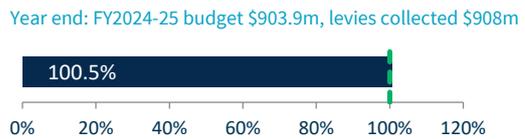
Output 3.1 | Performance measures

Ref	Measure	Target	FY24-25 Result	Status
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	Achieved	Achieved
3.1.2	An annual review of the risk financing strategy is completed	Achieved	Achieved	Achieved

3.2. Managing the Natural Hazard Fund (NHF)

Output 3.2 | Performance measures

Ref	Measure	Target	FY24-25 Result	Status
3.2.1	The percentage of levies collected compared to the annual budget	100%	100.5%	Achieved
3.2.2	The Natural Hazard Fund is managed in accordance with parameters outlined in the Crown's Funding and Risk Management Statement (FRMS)	100%	Achieved	Achieved



3.3. Funding and Risk Management Statement

Output 3.3 | Performance measures

Ref	Measure	Target	FY24-25 Result	Status
3.3.1	Develop an investment strategy and framework based on the parameters provided in the FRMS by 30 June 2025	Achieved	Achieved	Achieved

In June 2025, the Board approved a new Statement of Investment Policies and Objectives (SIPO). Ministers have endorsed the SIPO.

## 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	FY24-25 Result		Status
4.1.1	Percentage of reopened claims settled from the date that they were reopened	85% within six months	89.0%		Achieved
		90% within 12 months	95.2%		Achieved
		95% within 18 months	98.6%		Achieved
		99% within 24 months	99.4%		Achieved

#### Notes

The results seen in the above chart are cumulative. At the end of FY2024/25, there were 3,421 claims settled in scope for this measure (i.e., n = 3,421). Twenty claims 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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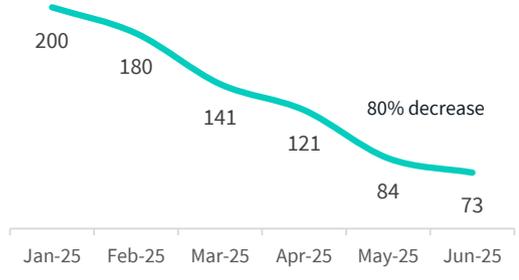
Measure	Standard	YTD Result	Status
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%	Achieved
NHC Toka Tū Ake will provide reporting to the Treasury as specified in Schedule 4 of the On-Sold Canterbury Properties Services Agreement.	Achieved	Achieved	
Applications for ex gratia payments will be assessed against the criteria specified in the On-Sold Canterbury Properties Services Agreement and a decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%	

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

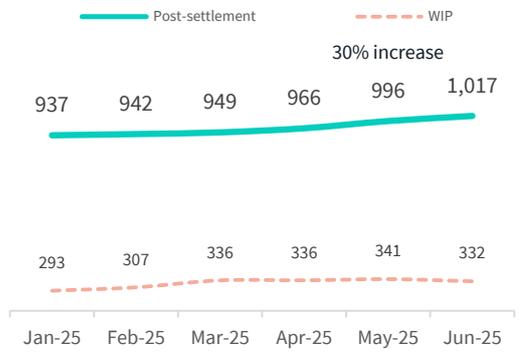
Output 4.1 | Performance measures | Timeliness

Ref	Measure	Target	FY24-25 Result	Status
4.1.3	Pre-settlement: the percentage decrease in the number of On-sold applications in the pre-settlement phase	30% decrease	80%	Achieved



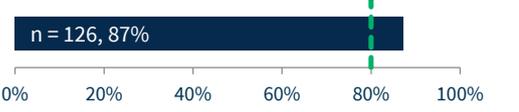
**Notes**  
 • At the end of FY2023/24 there were 363 applications on hand in Pre-settlement Work in Progress (WIP). The target was a 30% decrease (109) to arrive at 254 applications or fewer by the end of FY2024/25.

4.1.4	Post-settlement: the percentage increase in number of On-sold applications closed/completed in the financial year	25% increase	30%	Achieved
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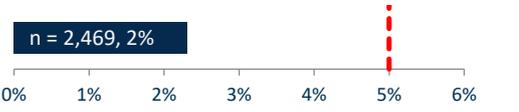
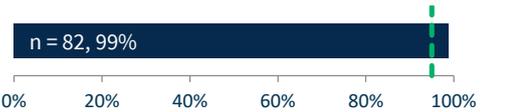
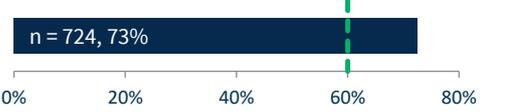
**Notes**  
 • At the end of FY2024/25, Closed with Crown Settlement (payments and repairs complete) increased from 783 (Jun-24 EOM) to 1,017, while Post-settlement WIP increased from 312 to 332.

4.1.5	Reopened Southern Response claims that are resolved within 12 months of the reopened date	80%	87%	Achieved
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Output 4.1 | Performance measures | Homeowner focus

Ref	Measure	Target	FY24-25 Result	Status
4.1.6	Surveyed homeowners are satisfied with their overall claims experience	≥60%	73%	Achieved
4.1.7	Timeliness of complaints resolution: complaints are resolved within two months, unless an alternative timeframe is agreed with the homeowner	95%	99%	Achieved
4.1.8	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	2%	Achieved



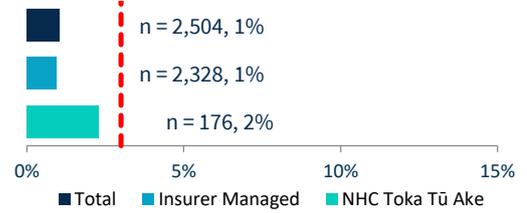
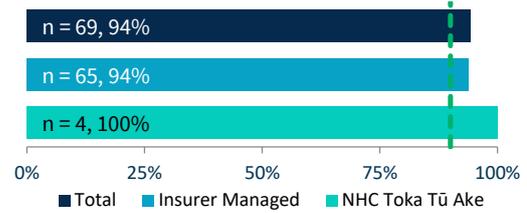
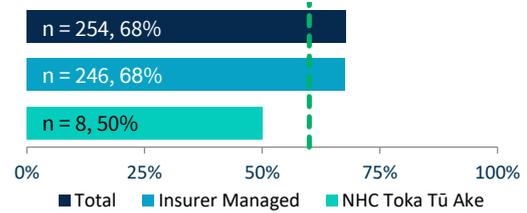


Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

Output 4.2 | Performance measures | Homeowner focus

Ref	Measure	Target	FY24-25 Result	Status
4.2.2	Surveyed homeowners are satisfied with their overall claims experience	≥60%	68%	Achieved
4.2.3	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	94%	Achieved
4.2.4	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤3%	1%	Achieved

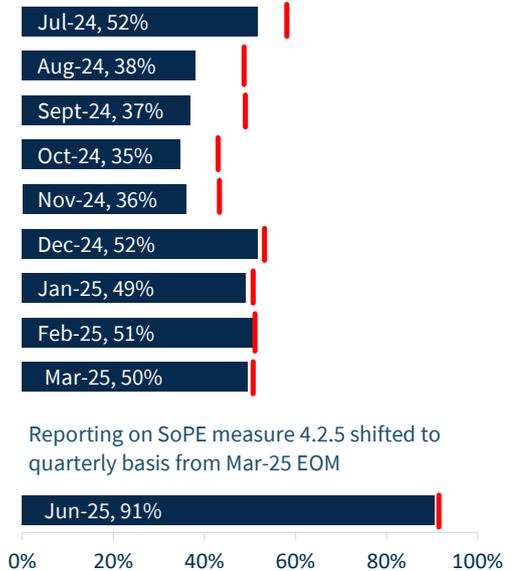


Output 4.2 | Performance measures | Quantity

Ref	Measure	Target	FY24-25 Result	Status
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	● ● ● ● ● ● ● ● ●	Achieved

**SoPE 4.2.5 observations:**  
As at 30 Jun 2025, FY24-25 performance is within expectations, with an EOY claims handling expense (CHE) ratio of 90.6% observed vs. the EOY target threshold ratio of 91.5% (headroom of 0.9%).

**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.



Notes

- This measure is specific to claims managed by our insurer partners under the Natural Disaster Response Model (NDRM), which commenced on 30 June 2021.
- The threshold is recalibrated each month, and excludes 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.

Reporting on SoPE measure 4.2.5 shifted to quarterly basis from Mar-25 EOM

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

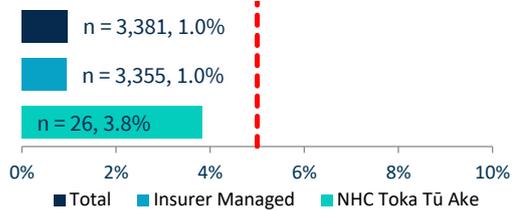
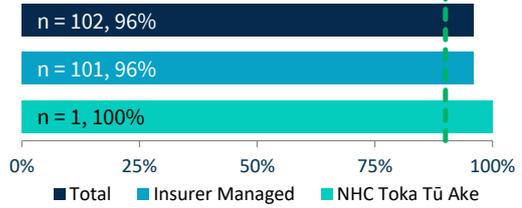
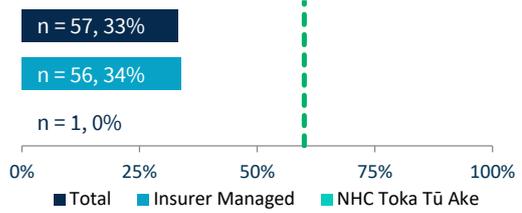
4.3. Claims relating to North Island Weather Events: January - February 2023

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	FY24-25 Result	Status
4.3.1	Surveyed homeowners are satisfied with their overall claims experience	≥60%	33%	Not Achieved
4.3.2	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	96%	Achieved
4.3.3	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	1.0%	Achieved



## 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.**



### Quarterly update (quarter ending 30 June 2025)

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

- Research
- Loss modelling

### Research

- We launched the latest Biennial Grant round in May and received 116 Expressions of Interest. This is our contestable round where we put out a call for researchers to apply for funding. The total amount awarded is approximately \$1.2 million over 2 years.
- The following research projects were completed this quarter:



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

**Towards a spatially-explicit and dynamic simulation platform for integrating land use, economics, infrastructure, and hazards** addressed the challenge faced by planners and policymakers in managing natural hazard risks by developing a new computer model that simulates how different zoning policies and infrastructure investments could influence future land use patterns.

**Embodied carbon – a driver for change towards seismically resilient high-density housing** sought to identify the optimal balance between improving seismic resilience and achieving net-zero carbon goals in medium to high-density residential buildings by exploring key drivers of change and assessing whether higher upfront costs are justified through a risk-based lifecycle cost-benefit analysis.

**Improving school-based hazards education outreach programmes towards enhancing alignment with schools and communities** aimed to enhance engagement in natural hazard education programmes. The project worked on creating relevant and engaging learning experiences about natural hazards and disaster preparedness.

**Seismic Hazards from Earthquakes in the Locked Zone Offshore Wellington** deployed 20 ocean floor seismometers at the Hikurangi Subduction Zone to fill in critical gaps in GeoNet coverage and improve understanding of earthquakes located offshore.

**Time-sensitive post-earthquake data collection** produced fundamental observations for the Puysegur subduction zone, following the M6.8 earthquake in March – data that is expected to improve tsunami and earthquake models for the South Island, filling a crucial gap in GeoNet coverage.

**Seismic Hazard of the southern South Island - the neglected provinces-** This project both 1) improved our understanding of the location and activity of earthquake sources in low seismicity regions located away from the plate boundary of New Zealand and 2) assessed the current understanding of earthquake resilience legislation by key stakeholders, and the progress being made to improve preparedness and reduce risk in these regions.

## Section 2 - Resilience (cont.)



### Quarterly update (quarter ending 30 June 2025)

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

- Research
- Loss modelling

#### Research (cont.)

- The following research projects were completed this quarter: (cont.)

**Understanding Seismic Hazard in NZ's low seismicity regions** - this follow on post-doctoral project worked with the neglected provinces University Research Programme on characterising earthquake hazards in low seismicity regions, including advancing our understanding of where prehistoric earthquakes have occurred.

**Comprehensive tsunami inundation modelling and evacuation zone mapping** - this project with Emergency Management Bay of Plenty and the Bay of Plenty Regional Council supported comprehensive tsunami modelling for the region, to assist in revising evacuation zone modelling.

- This quarter, we sponsored the:

**65th Annual Conference of the New Zealand Association of Economists in Wellington.** The conference aims to foster collaboration and advance the field of economics in New Zealand, promoting cutting edge research including a dedicated natural hazards session, and encouraging dialogue between economists from different sectors.

**SESOC (Structural Engineering Society of NZ) conference.** The theme this year is Navigating Change with Integrity and Future Focus and reflects the numerous engineering challenges facing the industry, including natural hazards.

**Bi-annual Wellington Earthquake Resilience Collaboratory meeting.** We support this through our sponsorship of the It's Our Fault research programme. The meeting brings together researchers across NZ who focus on earthquake resilience research specific to Wellington.

#### Loss modelling

- Our refreshed Loss Modelling Strategy was completed in April 2025 and was approved by the Board in May 2025. The new strategy reflects an increased focus on providing greater modelling capability earlier for Resilience, Readiness, and Recovery decision makers. The strategy also sets out an updated capability model, new ways of working, and a refreshed approach to model discovery and development.
- We began testing new Auckland Volcanic Field multi-hazard models in RiskScape to support eruption risk understanding and policy development in the Auckland region.
- We received and began testing the beta version of a major upgrade to PRUE, our earthquake loss model. This model includes significant updates to the hazard and risk science we have available for probabilistic, post-event, and scenario modelling. The model will be assessed for adoption throughout July and August.



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

## Section 2 - Resilience (cont.)



### Quarterly update (quarter ending 30 June 2025)

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

- Risk reduction
- Public education

#### Risk reduction

- We published our NHC Risk Reduction Strategy.
- We released and received Requests for Proposals for Phase 2 of the Natural Hazards Portal. These were for: 1) a Mapping Service and 2) a Content Management System (CMS) and Development Partner. We have an approved preferred vendor for the Mapping Service and assessment is underway for the CMS and Development Partner.
- We agreed with MfE to lead the “Making risk information available to the public” workstream and support the “Datasets and critical services” and “Standardisation” workstreams, within the MfE Climate Change Pillar 1.
- We have made a total of 17 submissions this year (3 on central government policy, and 14 on local government plans). We have also provided feedback on several central government policy proposals through agency-to-agency correspondence.
- NHC has funded and is collaborating with StatsNZ and LINZ on the development of the “Building Spine”; a national database of building information that will improve our understanding of the vulnerability of properties across NZ.
- NHC sponsored and provided a keynote speech on “Thinking beyond earthquakes: redefining how engineers can lead in hazard risk management” at the Structural Engineering Society New Zealand (SESOC) Conference 2025.
- NHC sponsored the NZ Society for Earthquake Engineering (NZSEE) conference.
- We provided a lecture to the University of Canterbury Masters of Disaster Risk Reduction.
- We have continued to expand the resources available on design.resilience.nz.



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

#### Public education

- The 2024-29 Public Education Strategy design has been completed and the document is now being prepared for publication.
- The NHC-funded AF8 Roadshow was completed, visiting 20 communities and 14 schools across the South Island to inform and educate on the risks of an Alpine Fault earthquake. There were 2,770 attendees at the roadshows and 1,641 attendees at school talks.
- NHC-funded ‘It Starts with The Shake’ roadshow was completed, with 10 visits to North Island communities and a focus on the Hikurangi Subduction Zone earthquake and tsunami scenario.
- Numbers from our 2024/25 campaign activity have come in from our agency. This work resulted in: 39 million impressions of our messages; 9.5 million video plays and 200,000 website sessions.
- Nielsen Q4 final report is expected by 11 August 2025, which will provide further insight into our public education survey results for FY24-25.
- Two professional development modules for building professionals went live – with a focus on seismic resilience for both new and existing homes. The modules were developed in collaboration with BRANZ, MBIE and with the input of building professionals.
- Shockwave - A new exhibition on the 1931 earthquake at MTG Hawke’s Bay was unveiled on 2nd July by our Public Education Manager. NHC sponsorship allowed for the creation of a new earthquake house experience, based on the 1931 event. We're exploring an opportunity for a pilot programme of activity aimed at connecting Older Persons with hazard preparedness and insurance information.



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

#### Public education survey results FY24-25

Percentage of homeowners surveyed who say they have taken action across six key preparedness actions promoted by NHC Toka Tū Ake (target >57%)

	Q1	Q2	Q3	Q4	FY24-25
Percentage of homeowners surveyed who say they have taken action across six key preparedness actions promoted by NHC Toka Tū Ake (target >57%)	58%	62%	64%	59%	60.75%

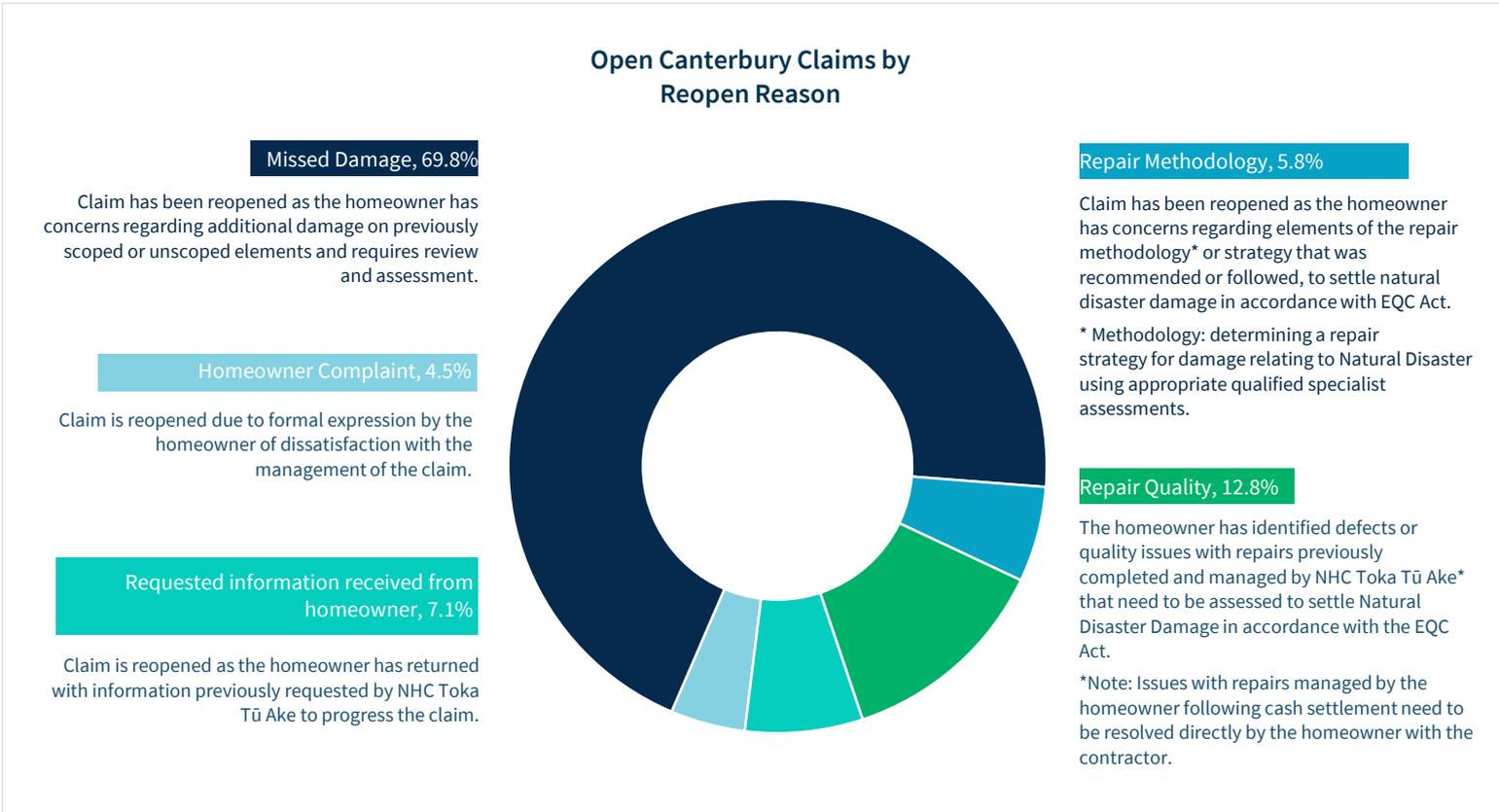
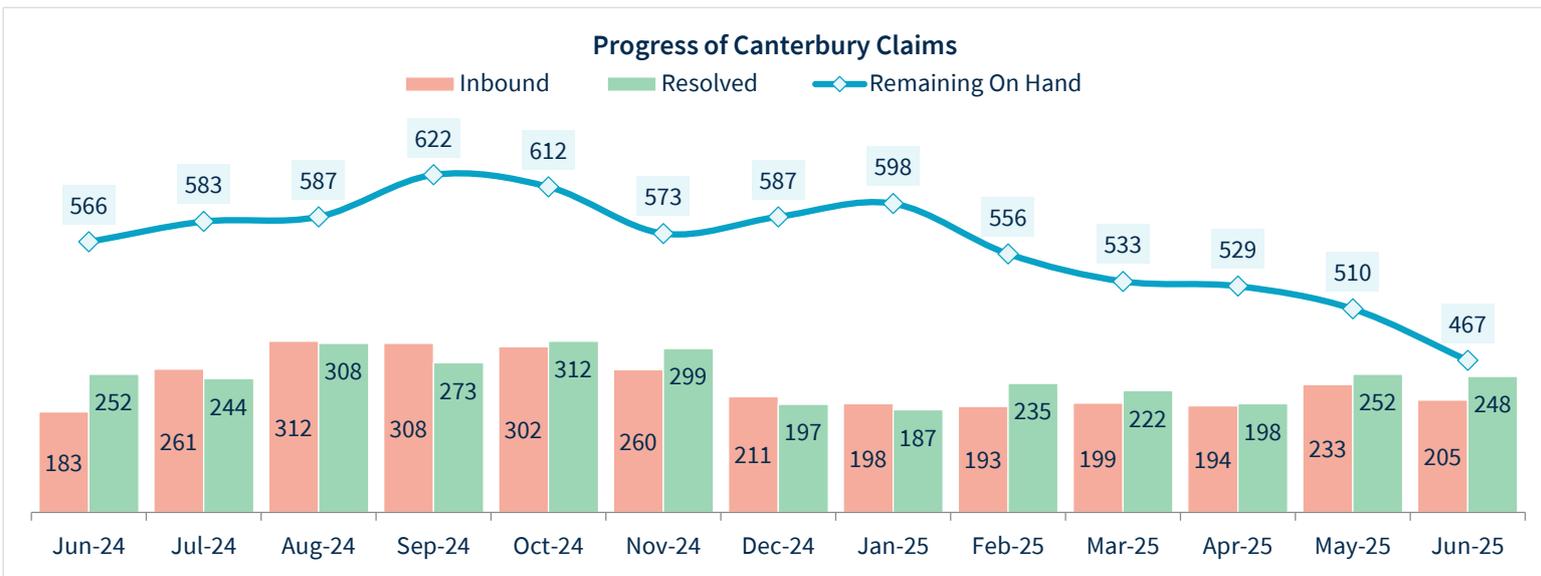
## Section 3 - Recovery | Canterbury earthquake sequence claims

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

Sampling of inbound claims during June indicated 82% were categorised as 'simple' claims i.e., closed or forecast to close by the end of August. A further 16% are classified as 'standard' complexity (3-6 month forecast duration), and 2% classified as 'complex' (>6 month forecast duration). Closure forecast accuracy this month increased to 72% (cf. 69% in May).

Missed damage continued to be the top homeowner-initiated reopen category in June, accounting for 78% of reopened claims. Drainage/plumbing-related reasons remain the biggest driver of homeowner enquiries (69%).

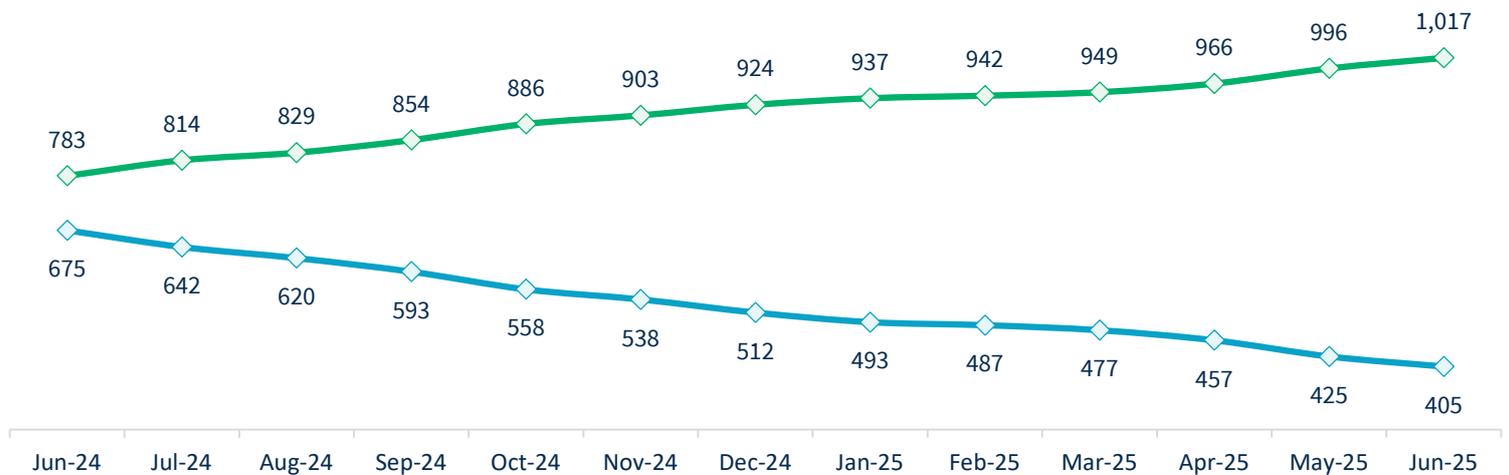
At the end of FY2024/25, the age profile of remaining claims reveals that 38% are <3 months old, while aged claims (>12 months old) account for 18%. Settling aged claims remains an ongoing focus. Currently we have 83 aged claims (cf. 80 last month) and 105 aging claims (48 claims aged 9-12 months and 57 claims aged 6-9 months).



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

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

◆ Total WIP    ◆ Closed with Crown Settlement



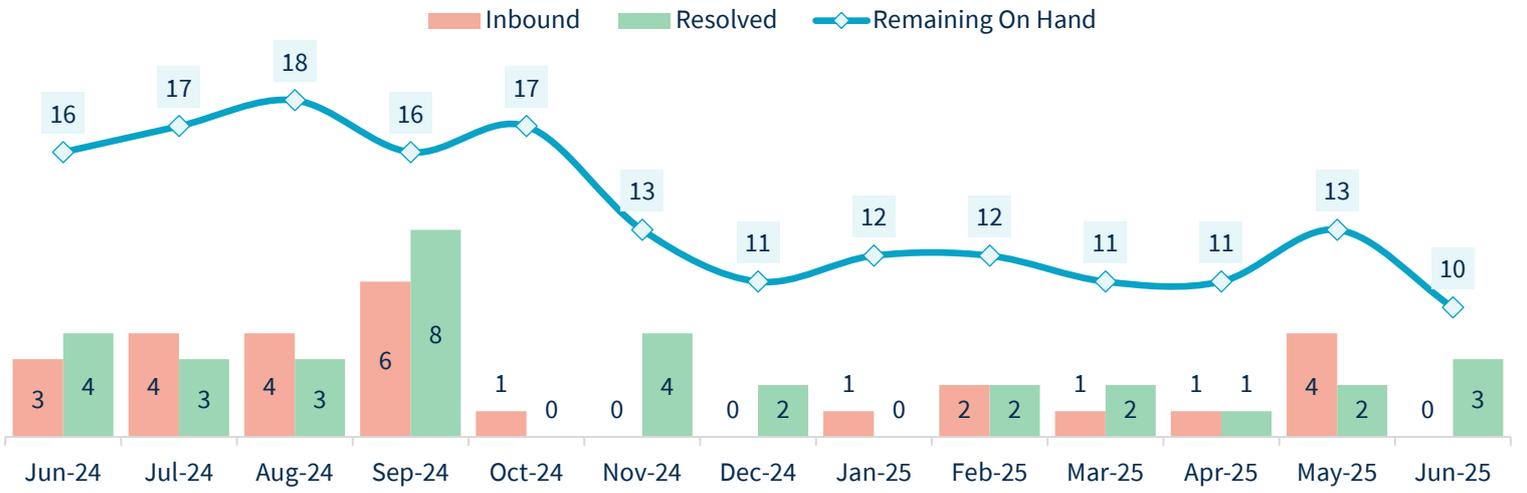
At the end of FY2024/25, our On-sold WIP includes:

- **Pre-settlement** - 73 EOIs on hand that are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 26 Awaiting Agreement with Customers.
- **Post-settlement** - 332 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)

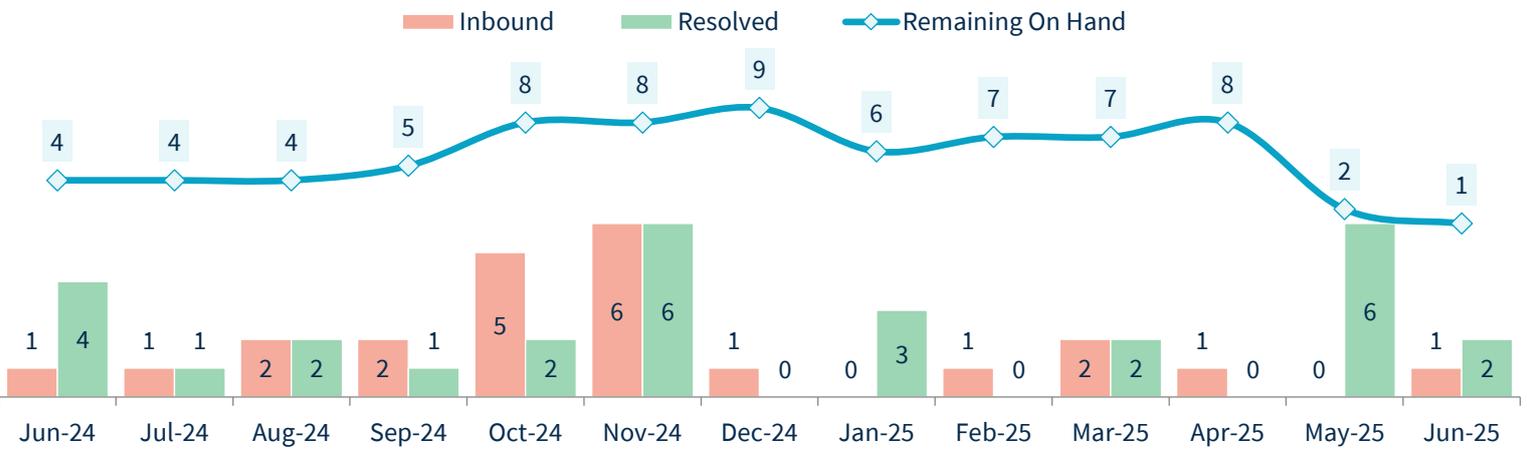
Kaikōura

Progress of Kaikōura Claims

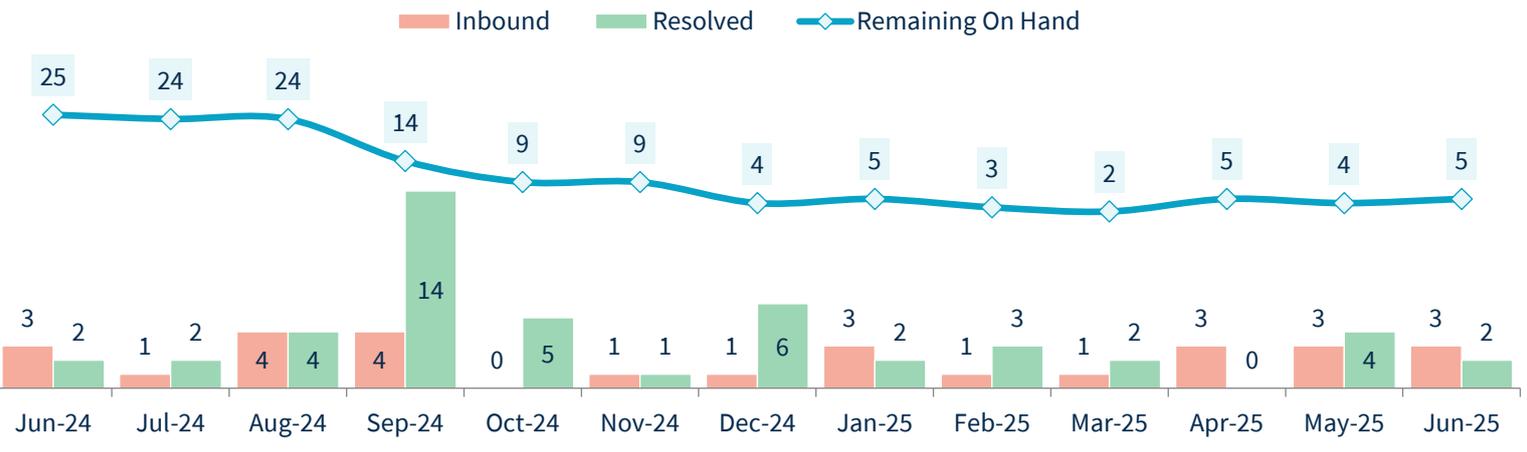


NHC Toka Tū Ake managed Earthquake and Landslip/ Storm/ Flood (LSF) Claims

Progress of EQ claims managed directly by NHC Toka Tū Ake



Progress of LSF claims managed directly by NHC Toka Tū Ake



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

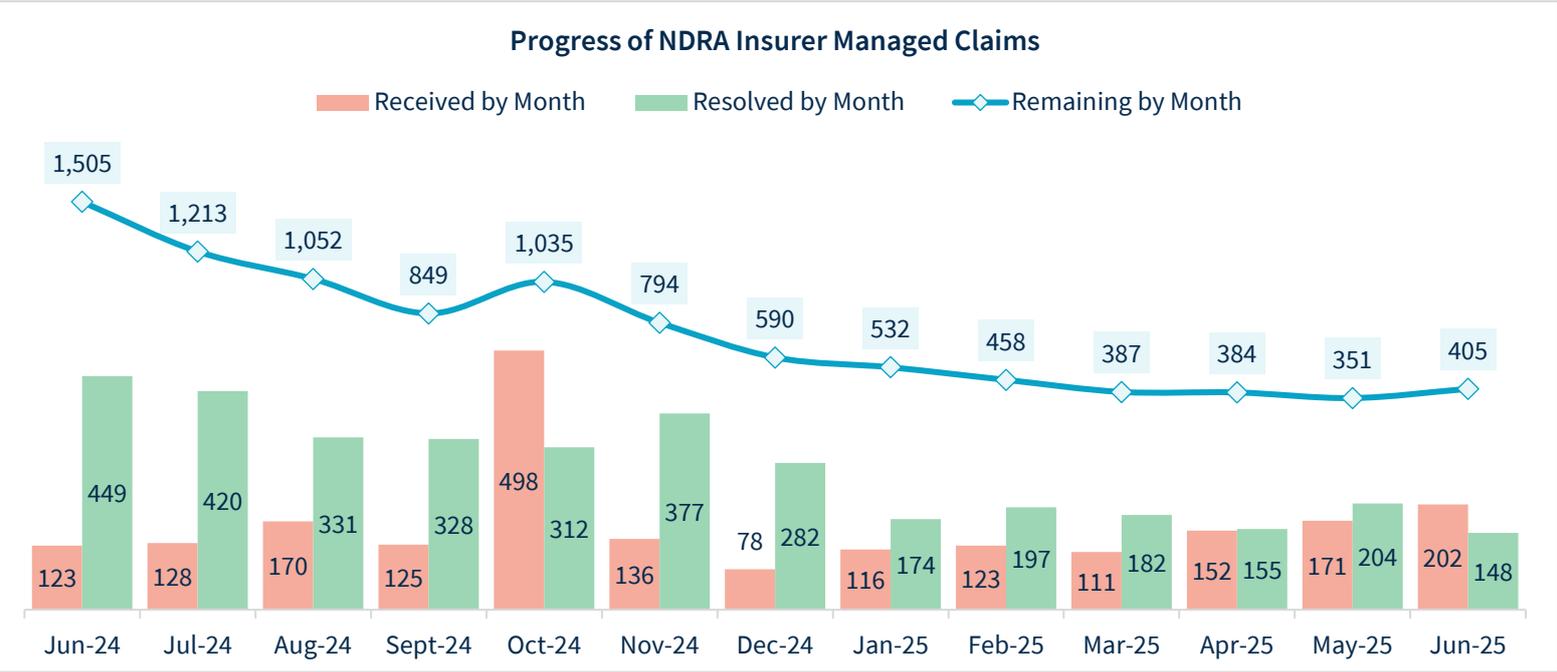
### How many claims have we received since the start of the NDRA?

Since commencement of the NDRA, we've received 20,855 claims (cf. 20,627 reported last month). Just over 77% of reported claims are related to a weather event. We've received 8,691 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:

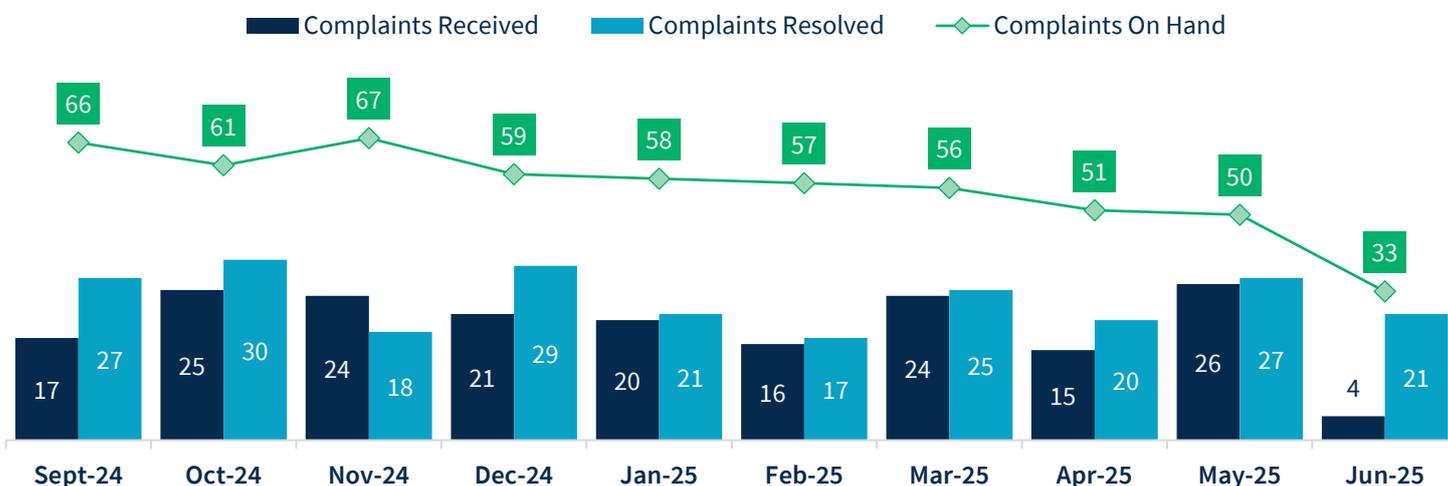
- the outcome of their claim
- the way they have been treated, for example if they feel the [Code of Insured Persons' Rights](#) has been breached
- the way their claim has been managed.

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

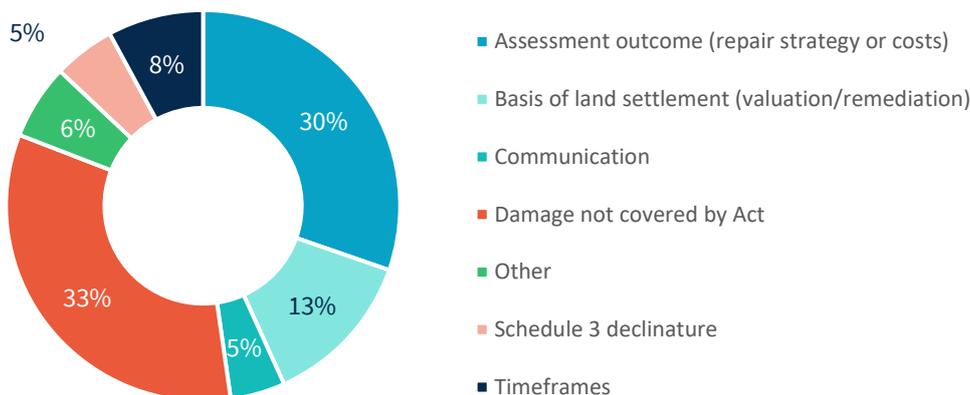
### All complaints received, resolved, and on hand FY2024-25

		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	103	169	359
	NHC Act	-	-	22	22
	<b>TOTAL</b>	<b>87</b>	<b>103</b>	<b>191</b>	<b>381</b>
Resolved	<b>TOTAL</b>	<b>83</b>	<b>99</b>	<b>166</b>	<b>348</b>
On hand	<b>TOTAL</b>	<b>4</b>	<b>4</b>	<b>25</b>	<b>33</b>

### 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	11	1	12
	NHI Act	-	1	1
	TOTAL	11	2	13
Resolved	TOTAL	11	2	13
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 an 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		Partially Upheld	Not Upheld	Resolved without Decision					
Reviewing		0	3	3	Review Decisions	NHC Toka Tū Ake	-	-					
Reviewed		0	6	6					NDRM Insurers	3	-	2	
TOTAL		0	9	9									1
On Hand		0	3	3									

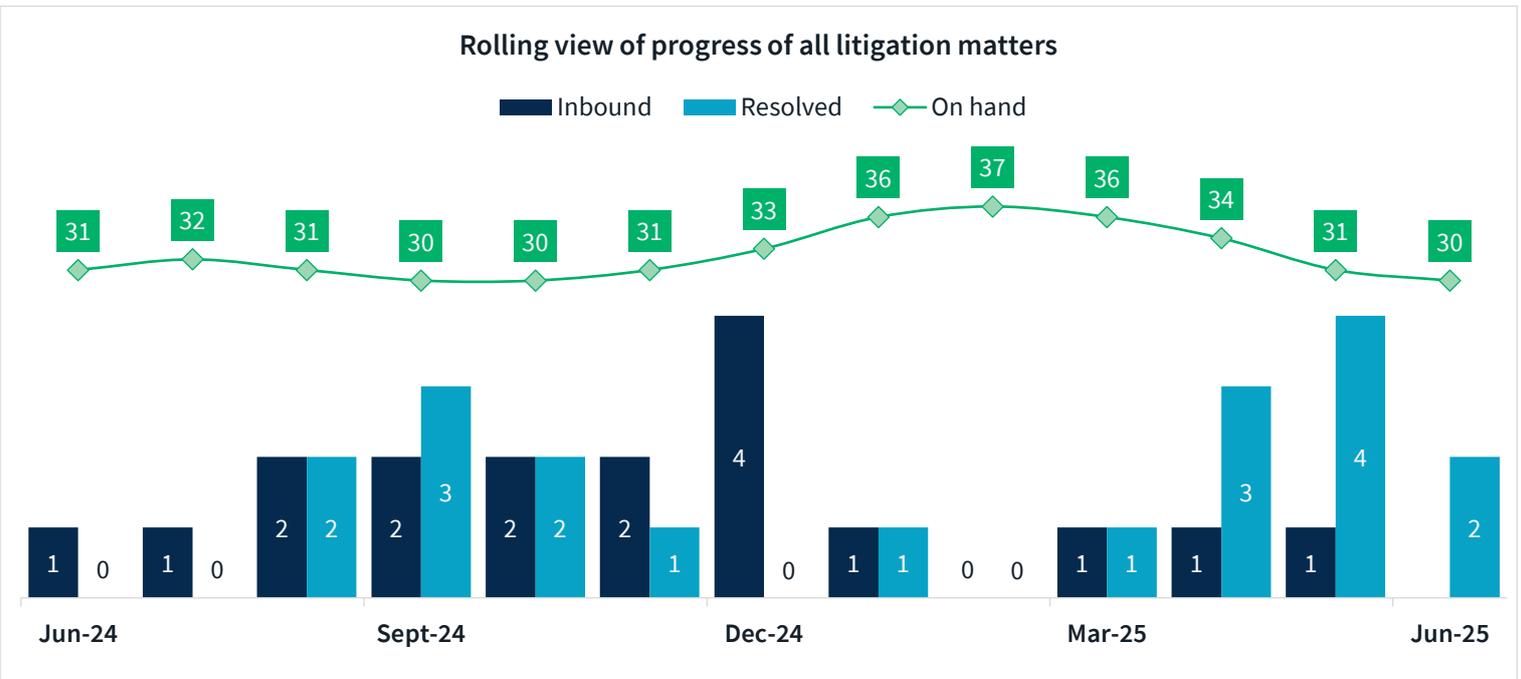
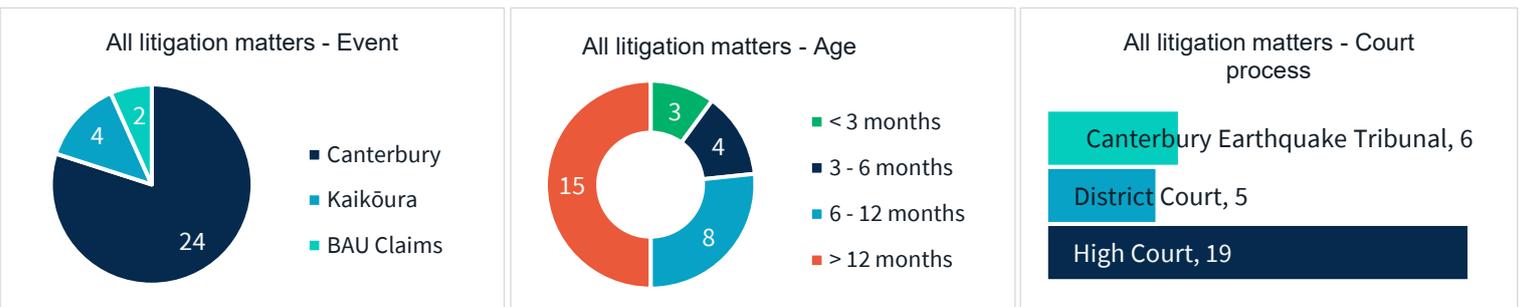
## Section 4 - Resolving alternative homeowner pathways (cont.)

### 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 30 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 24 of the 30 litigation matters currently in progress. The following visuals provide a breakdown by work programme and by age.



## Section 5 - Coverage and engagement through media

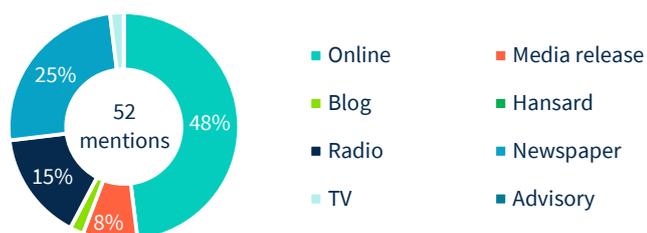
### Media coverage across June

**Media:** Our reinsurance media engagement was the highlight this month, in both mainstream and industry coverage. June also saw two partner media releases go out with success in local publications - NHC funded Shakehouse at MTG Hawkes Bay (public education) and RNZ Nine to Noon (resilience partnership). This month, there were 52 mentions of the Natural Hazards Commission Toka Tū Ake (cf. 75 last month).

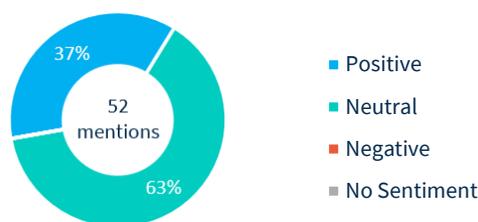
**Social media:** Our partnership announcement with NEMA and Insurance Council of NZ was the highlight this month, with over 200 likes (the highest number of likes we've seen on a post in several months). While our content covered research, science, and insurance, each story was people focused which resulted in overall higher engagement.

**Website:** Developing content for the next phase of the Canterbury recovery was a key focus for June 2025. Although the number of website visitors declined in June, engagement levels remained consistent with the average time spent on our pages by members of the public.

#### Coverage by channel across June



#### Sentiment of coverage across June



#### 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.

#### 37% of mentions in the media this month attracted positive coverage, including:

- [The Post: More money to pay out after natural disasters](#)
- [Hawkes Bay Today: New exhibition begins with Rūaumoko, god of earthquakes: Laura Vodanovich](#)
- [New Zealand Herald: Home owners to 'almost certainly' face Natural Hazards levy hike – David Seymour](#)

#### 63% of mentions in the media this month attracted neutral coverage, including:

- [The Press/Post: IAG survey shows majority think insurers should be able to say no risky homes](#)
- [NewstalkZB: Kerre Woodham: Who should be paying more for home insurance?](#)
- [Insurance Business magazine: Most Kiwis link weather extremes to climate change risk](#)

### Media releases across June

This month, we distributed four media releases:

- 3 June: [Designed with schools, for schools: new resource engages students to learn about natural hazards](#)
- 5 June: [International markets show unprecedented confidence in NZ's natural hazards insurance scheme](#)
- 24 June: [New partnership unites sectors to strengthen NZ's disaster resilience](#)
- 26 June: [Feel the shake, without the risk – at MTG Hawke's Bay](#)

We also published one website story:

- 17 June: [Researcher profile: Joel Bishop](#)

### Media enquiries

We received two media enquiries unrelated to the above media releases:

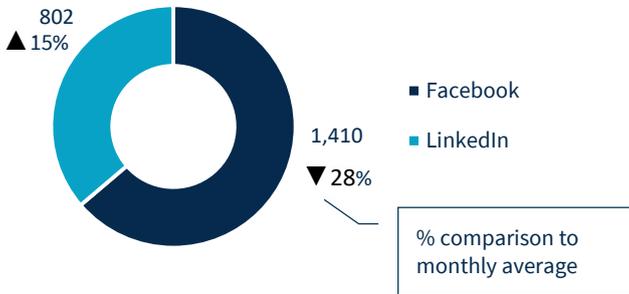
- **NZ Herald** asked for the current balance of the Natural Hazards Fund. We confirmed it was around \$500 million.
- **ANZIIF Journal** was given information about the natural hazards scheme in general and the details of how we provide expertise on land use planning and building design and construction across government, industry and to the public.

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

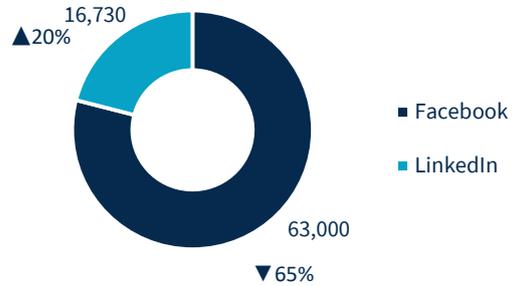
### Our social media profiles

June saw much higher engagement across content posted on LinkedIn than Facebook. Most of our content was showcasing our people and our research, which typically performs better on LinkedIn. The overall sentiment was positive across both social channels, both with the content we shared and the comments we received.

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 June, we gained 124 ▲ new followers on LinkedIn (monthly avg. is 105) and 36 ▼ new followers on Facebook (monthly avg. is 38).

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

- **Views** - we received 737 ▼ profile views on LinkedIn (monthly avg. is 793) and 1,977 ▼ profile views on Facebook (monthly avg. is 2,409).
- **Reach** - we reached 16,730 ▲ people on LinkedIn (monthly avg. is 13,465) and 63,000 ▼ people on Facebook (monthly avg. is 256,000).
- **Engagement** - we received 610 ▲ interactions on LinkedIn (monthly avg. is 394) and 560 ▼ interactions on Facebook (monthly avg. is 707).

### Website engagement

Site traffic was lower over June than the previous couple of months. This was largely a function of there being fewer weekdays in June than average. Website traffic is typically much higher on weekdays and then dips in the weekend. June was also a quieter month for social and campaign activity, and this was reflected in the traffic referred from those sources.

Page views: 60,409 (-14% of average)

Visitors: 27,152 (-13% of average)

Average engagement time: 41 seconds (= to average)

#### Top pages

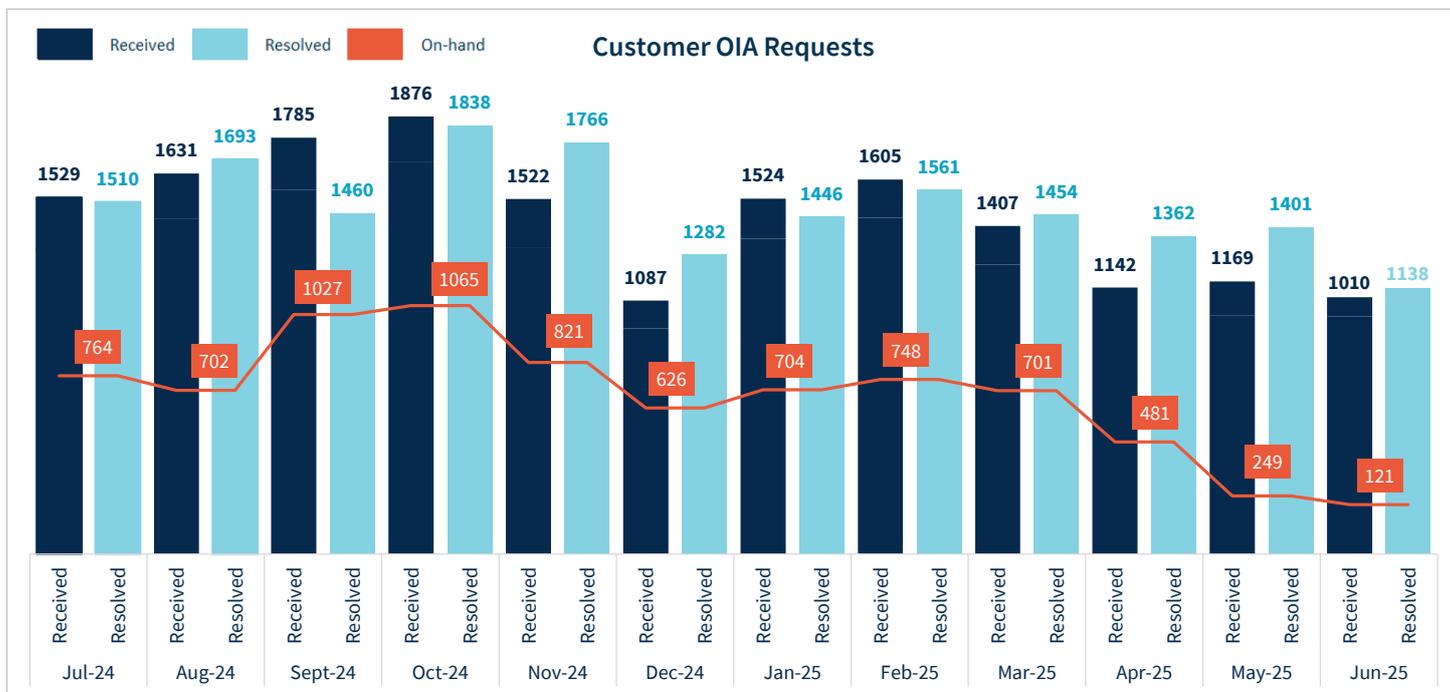
	Sources of traffic				
	Source	Paid Search	Direct	Organic search	Organic social
1.) News					
2.) Home					
3.) Know your cover	June	15%	45%	28%	6%
4.) About NHCover	Average	22.5%	25.5%	18.6%	16.6%
5.) Our publications					

## 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).



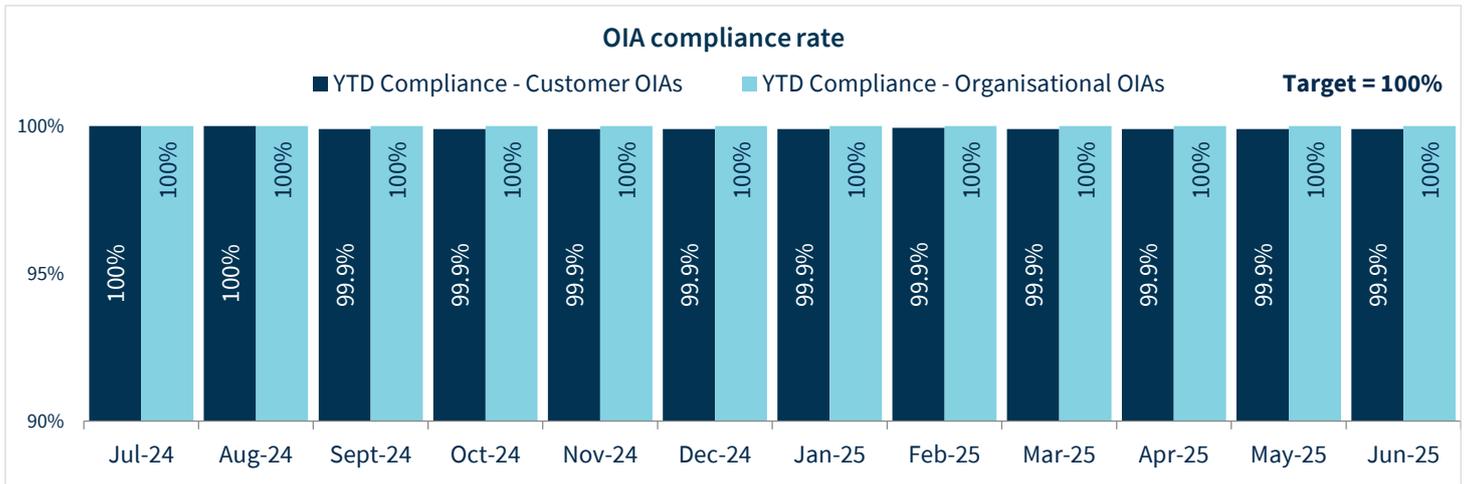
Across June, our Customer OIA and Contact Centre Teams received 1,010 new OIA requests (cf. 1,169 for May-25). Combined with the 249 requests on hand from last month and resolution of 1,138 requests this month, we have 121 requests on hand at month end.

The volume of received information requests this month went down 6% on last month's volume (cf. May-25 volume down 3% on Apr-25 volume).



Across June, our Government Relations Team received 5 new organisational OIA requests (cf. 2 in May-25). Coupled with the 3 requests on hand from last month and 3 completed requests this month, the team have 5 requests on hand at month end.

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



Across June, our Customer OIA and Contact Centre teams achieved a compliance rate of 100% across 1,138 completed responses. Similarly, across the month, our Government Relations Team achieved a 100% compliance rate across 3 completed responses.

**Ombudsman review of complaints received**

Across June, we received three notices of formal investigation from the Ombudsman. During the same period, the Ombudsman did not notify us of any formal investigation opinions.

**Ministerial correspondence**

Across June, we received two requests to draft a response for the Minister's Office. Across FY24-25, we have provided responses to 26 requests from the Minister.

**Contact centre performance - Phone Calls**

	Feb-25	Mar-25	Apr-25	May-25	Jun-25
Outbound - Inbound Ratio	6:94	8:92	8:92	8:92	10:90
Grade of Service	87%	88%	88%	90%	90%
Abandonment Rate	0.6%	0.9%	1.1%	1.1%	0.8%
Roll Over No Answer	8	14	14	15	9
<b>Total Calls</b>	<b>1,520</b>	<b>1,759</b>	<b>1,446</b>	<b>1,540</b>	<b>1,329</b>
Total Email and Post	2,997	3,066	2,628	2,863	2,484

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

**Grade of Service this month**

Across June, our Grade of Service (GoS) for emails was 100% (unchanged from last month), while 90% GoS was achieved for phone calls (90% last month).

**Quality of the customer experience this month**

The customer experience this month remains very positive at 97% (97% last month) across 388 surveyed customers (cf. 464 surveyed last month).

**Received**

1,191 calls via 0800 DAMAGE

(cf. 1,415 last month)

1,383 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.

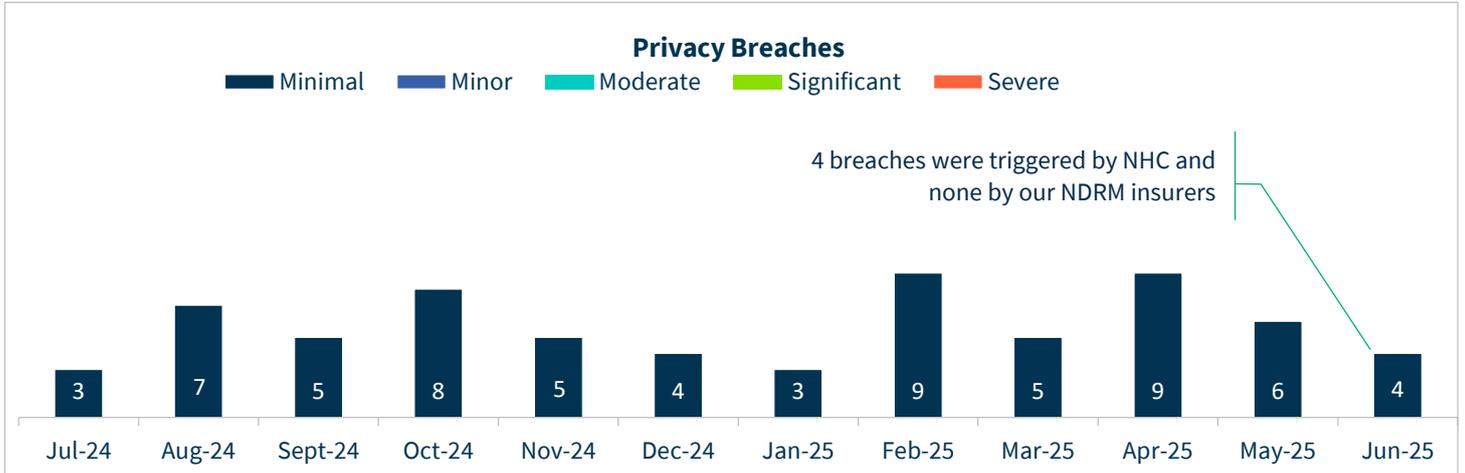
The descriptors used for the scale are as follows:

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 June, 4 privacy breaches (cf. 6 for May-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. Across FY24-25, the total number of breaches has decreased compare to the previous financial year.



### Privacy breaches

Of the 4 reported breaches this month, all were triggered by NHC Toka Tū Ake while none were attributed to our NDRM insurers. The 67 reported breaches across FY24-25 represents a 25% decrease in breaches for both NHC Toka Tū Ake and NDRM insurers compared to the 89 breaches reported across 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 June, our permanent workforce headcount decreased by 5 to 356. Our headcount equates to 352.35 full time equivalent units (FTEs).

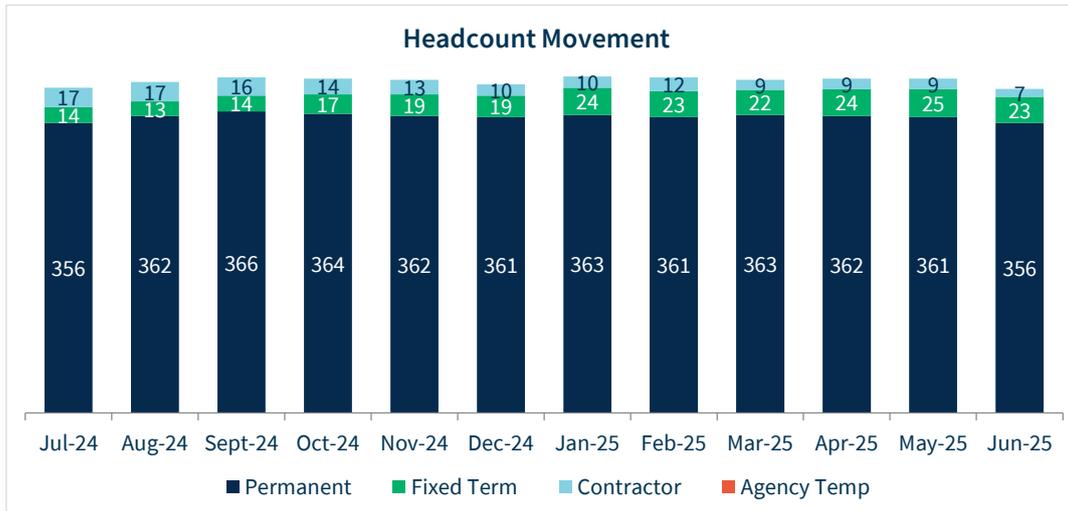
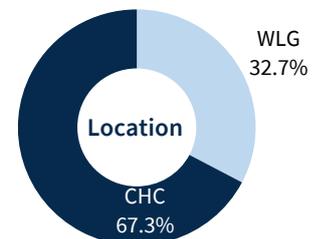
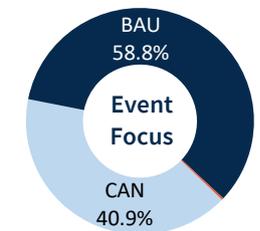
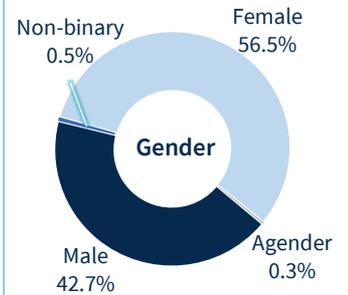
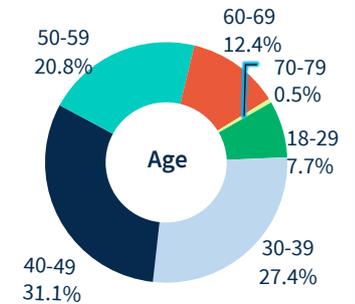
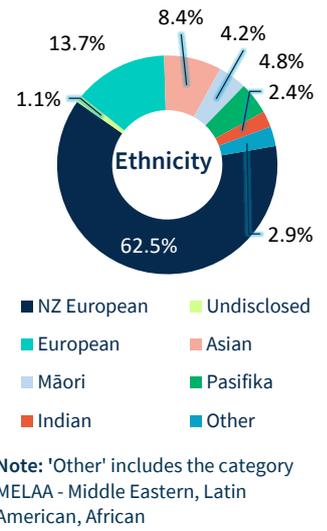
Across the month, our average annual leave balance increased by 0.9 days while average sick leave usage and our annualised turnover rate ('voluntary turnover') remain stable. All these averages continue to compare favourably to public sector averages.

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

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



### Our people at a glance



Across June, our average annual leave balance increased to 14.2 days. Currently, 23% 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.