



The foundation from which we stand strong, together

Monthly Performance Dashboard

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

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

Output one: resilience

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

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

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

Output 1 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend
1.1	Number of Natural Hazards Portal users, and percentage of those seeking further information (via the PDF download function or Naturals Hazard Portal-driven OIA requests)	>40,000 users	59,152	Achieved ↑ 6,903
		>15% seek further information	16.7%	On track -
1.2	Number of downloads of our publicly available research and resilience documents	>1,200	3,002	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	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	-	Our loss modelling platform has been upgraded and can now generate results using the National Seismic Hazard Model 2022. The second part of the upgrade - updated earthquake fragility and vulnerability models - continues 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	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 out class supports our core legislative functions to contribute to the management of the financial risk to the Crown of providing natural hazards cover by:

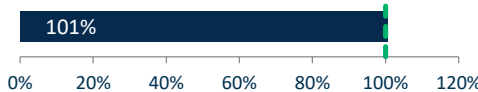
- managing the Natural Hazard Fund
- collecting levies payable for insurance under the NHI Act
- obtaining reinsurance and other risk transfer products.

Output 3.1 | Performance measures

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

3.2. Managing the Natural Hazard Fund (NHF)

Output 3.2 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend
3.2.1	The percentage of levies collected compared to the annual budget	100%	101% To date: FY2024-25 budget \$675.9m, levies collected \$680.1m 	↓ 0.2% on Feb-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, with the next one scheduled for 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	89.8%	<div> <div>Settled</div> <div>Cumulative Settled</div> </div>
		90% within 12 months	95.4%	<div> <div>Settled</div> <div>Cumulative Settled</div> </div>
		95% within 18 months	98.8%	<div> <div>Settled</div> <div>Cumulative Settled</div> </div>
		99% within 24 months	99.5%	<div> <div>Settled</div> <div>Cumulative Settled</div> </div>

Notes

The results seen in the above chart are cumulative. As at March EOM, there were 2,723 claims settled YTD in scope for this measure (n = 2,723). Thirteen claims have required more than 24 months to be settled.

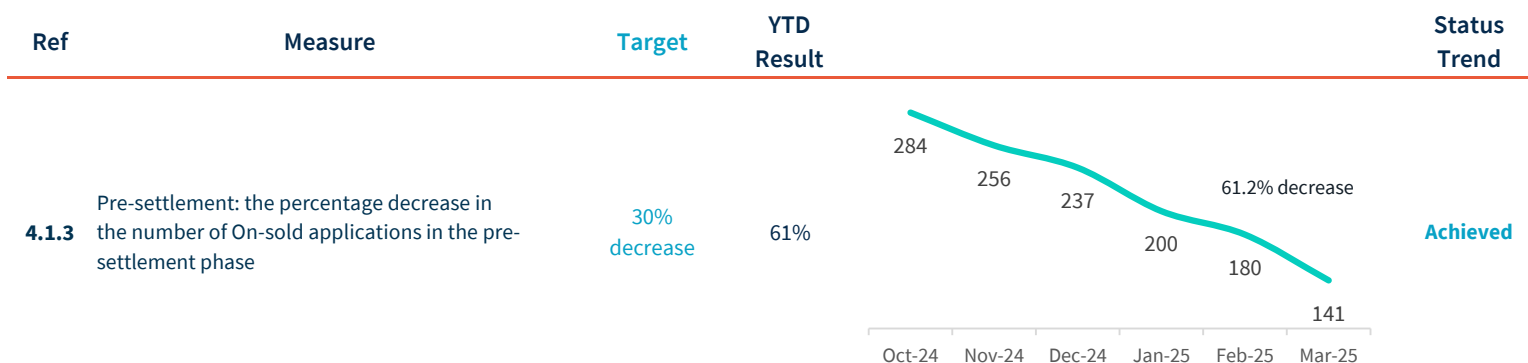
4.1.2	The On-sold ex gratia package is administered in accordance with the On-sold Canterbury Properties Services Agreement	100%	100%	<div> </div>
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Measure	Standard	YTD Result	
A decision on the outcome of the Application will be conveyed to the Applicant 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

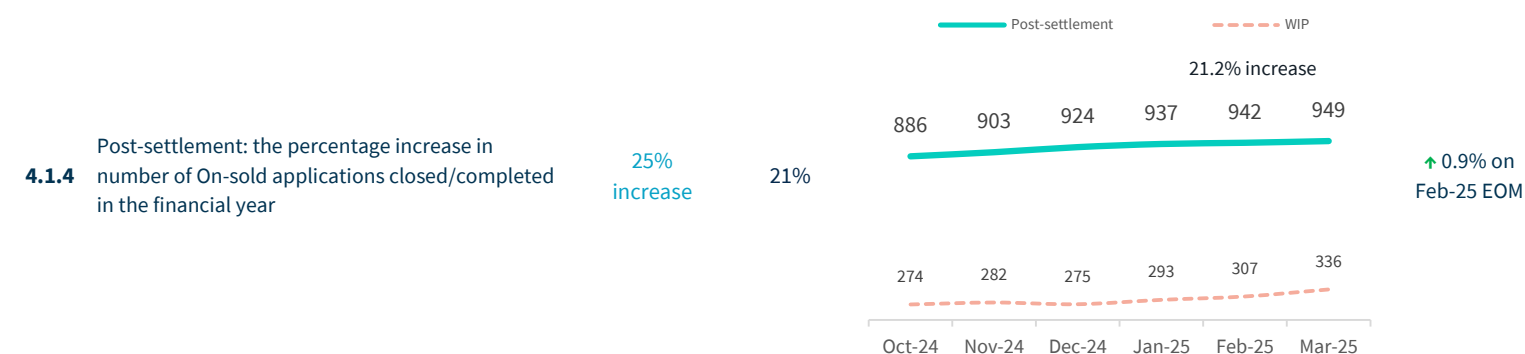
Output four: recovery (cont.)

Output 4.1 | Performance measures | Timeliness



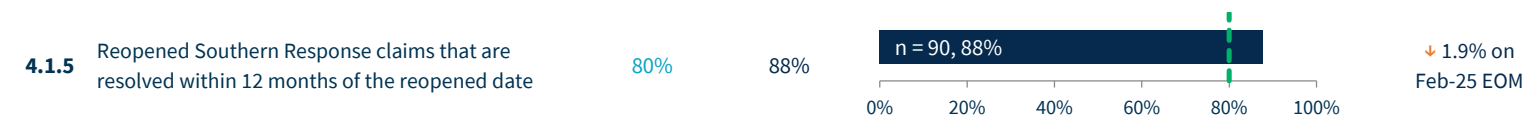
Notes

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 less by Jun-25 EOM.

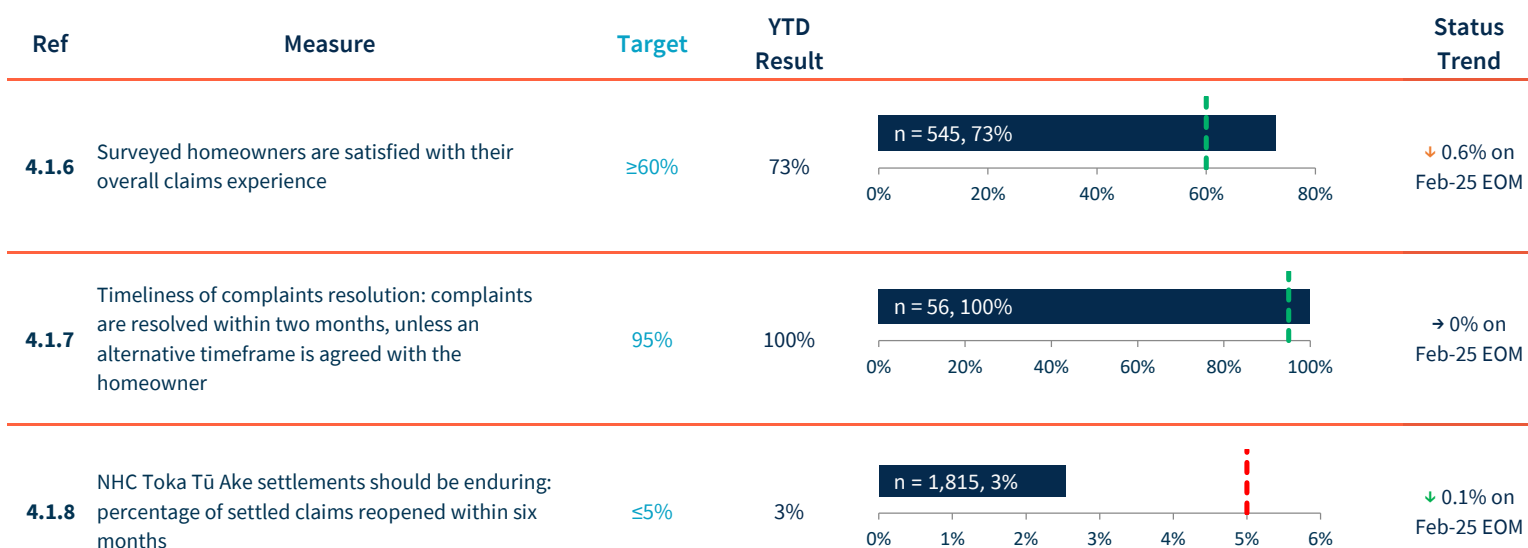


Notes

• As at Mar-25 EOM, Closed with Crown Settlement (Paid in Full) has increased from 783 (Jun-24 EOM) to 949, while Post-settlement WIP has increased from 275 to 336.



Output 4.1 | Performance measures | Homeowner focus



Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

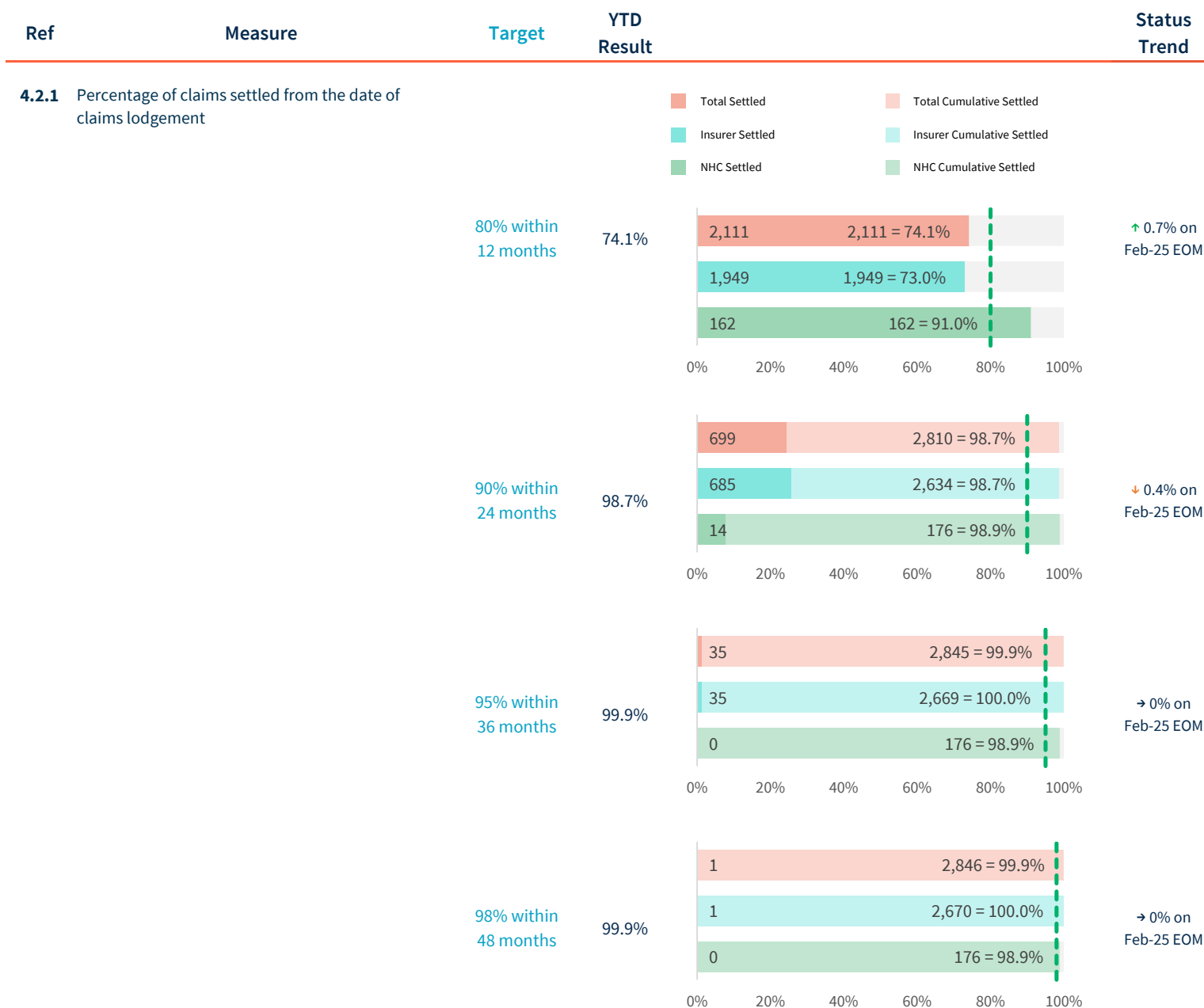
4.2. Claims relating to natural hazard events (excluding Canterbury)

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 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 1,949 (74.1% within 12 mths) + 699 (24.5% within 13-24 mths) = 2,810 (98.7%).
- As at March EOM, there were a total of 2,848 settled claims in scope for this measure (n = 2,848). The charts above show 2,846 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%	<p>↑ 1.1% on Feb-25 EOM</p>
4.2.3	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	95%	<p>↑ 0.2% on Feb-25 EOM</p>
4.2.4	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤3%	1%	<p>↓ 0.1% on Feb-25 EOM</p>

Output 4.2 | Performance measures | Quantity

Ref	Measure	Target	YTD Result	Status Trend
4.2.5	<p>The ratio of claims handling expense to settlement cost for the period is less than the ratio set by the Board</p> <p>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%).</p> <p>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.</p>	Less than ratio		<p>Threshold headroom 1.3% ↑ 1.0%</p>

Notes

- This measure is specific to claims managed by our insurer partners under the Natural Disaster Response Model (NDRM), which commenced on 30 June 2021.
- The threshold is recalibrated each month, and excludes Kaikoura and includes some allowance 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%	30%	↓ 1.2% on Feb-25 EOM											
<table><thead><tr><th>Category</th><th>n</th><th>Percentage</th></tr></thead><tbody><tr><td>Total</td><td>54</td><td>30%</td></tr><tr><td>Insurer Managed</td><td>53</td><td>30%</td></tr><tr><td>NHC Toka Tū Ake</td><td>1</td><td>0%</td></tr></tbody></table>				Category	n	Percentage	Total	54	30%	Insurer Managed	53	30%	NHC Toka Tū Ake	1	0%
Category	n	Percentage													
Total	54	30%													
Insurer Managed	53	30%													
NHC Toka Tū Ake	1	0%													
4.3.2	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	95%	↑ 0.4% on Feb-25 EOM											
<table><thead><tr><th>Category</th><th>n</th><th>Percentage</th></tr></thead><tbody><tr><td>Total</td><td>84</td><td>95%</td></tr><tr><td>Insurer Managed</td><td>83</td><td>95%</td></tr><tr><td>NHC Toka Tū Ake</td><td>1</td><td>100%</td></tr></tbody></table>				Category	n	Percentage	Total	84	95%	Insurer Managed	83	95%	NHC Toka Tū Ake	1	100%
Category	n	Percentage													
Total	84	95%													
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4.3.3	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	1.1%	↓ 1.6% on Feb-25 EOM											
<table><thead><tr><th>Category</th><th>n</th><th>Percentage</th></tr></thead><tbody><tr><td>Total</td><td>3,128</td><td>1.1%</td></tr><tr><td>Insurer Managed</td><td>3,105</td><td>1.0%</td></tr><tr><td>NHC Toka Tū Ake</td><td>23</td><td>4.3%</td></tr></tbody></table>				Category	n	Percentage	Total	3,128	1.1%	Insurer Managed	3,105	1.0%	NHC Toka Tū Ake	23	4.3%
Category	n	Percentage													
Total	3,128	1.1%													
Insurer Managed	3,105	1.0%													
NHC Toka Tū Ake	23	4.3%													

Section 2 - Resilience

Our Resilience Strategy

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

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

In simple terms, the result will **be stronger homes, built on better land**.

WE WILL DO THIS THROUGH:

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

Enabling, influencing and advocating for natural hazards resilience

RESEARCH

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

LOSS MODELLING

Objective: Provide an authoritative, insightful, and internationally respected view of New Zealand's natural hazard risk

RISK REDUCTION

Objective: Inform, enable, and influence evidence-based risk reduction decision making and action.

PUBLIC EDUCATION

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



Quarterly update (quarter ending 31 March 2025)

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

- Research
- Loss modelling

Research

- Our Research Strategy was published on our website.
- Our Research Investment Priorities Statement was updated and published on our website.
- Three research projects were completed this quarter including:

Seismic hazard of the South Island - the neglected provinces

This research improved our understanding of seismicity in Southland. While this part of the country is at relatively low seismic risk, strong earthquakes can still happen there. The outputs of this research include a new database of active faults in Southland, helping understand the location and impact of future earthquakes. The project also looked at preparedness and understanding of earthquake risk among Southland groups, including building owners, engineers and emergency responders, to inform future communication and education programmes.

Understanding seismic hazard in Aotearoa New Zealand's low seismicity regions

This project studied evidence of pre-historic earthquakes using satellite imaging and a temporary network of seismometers in Southland to better understand where future earthquakes might happen. The work will help justify changes to models we use to inform earthquake risk in Otago, including the National Seismic Hazard Model.

Quantifying the expected seismic performance of three storey timber framed housing

This project showed that homes incorporating low-damage seismic design were less likely to collapse in a seismic event, which would mean improved safety and reduced losses. These findings help verify targets for low-damage seismic design and build an evidence base for design standards of medium density residential housing – the fastest growing type of housing in New Zealand.



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

- We completed a submission to the Science System Advisory Group for Phase 2 of the Science System Reform.
- Phase 1 of the National Probabilistic Tsunami Model completed by GNS in conjunction with experts across the country. This NHC funded project will support the development of a nationally consistent way to model loss from the potential impact of tsunamis on New Zealand's coastal communities, like what we have for earthquakes with the National Seismic Hazard Model. Phase 1 involved using Wellington as a case study to test the model. Subsequent phases will roll the model out nation-wide.
- We expect to see proportionally more downloads of our publicly available research and resilience documents following the publishing of several key documents on the website like the updated Research Strategy, and increased visitors to that area of the site generally due to the opening biennial funding round.

Section 2 - Resilience (cont.)

**Quarterly update (quarter ending 31 March 2025)**

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

- Research
- Loss modelling

Research (cont.)

- We've completed Bay of Plenty regional tsunami modelling
- Two new projects commenced: Development of post-landslide technical guidance and Big data in economic recovery assessment
- Our next research funding round will launch in May. This is our biennial 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.
- We've collated short-term (academic) benefit measures to use as a baseline for reporting.

Loss modelling

- The National Seismic Hazard Model 2022 was integrated into our loss modelling platform for acceptance testing.
- Progress was made towards finalising the earthquake and liquefaction vulnerability/fragility science that will sit alongside the National Seismic Hazard Model. This work is on track for completion before July.
- We've started a project to add Auckland Volcanic Field eruption scenarios to our modelling platform
- We're currently refreshing our Loss Modelling Strategy. We're aiming to present our final version for approval in late May 2025.



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

**Quarterly update (quarter ending 31 March 2025)**

Enabling, influencing and advocating for natural hazards resilience.

- Risk reduction
- Public education

Risk reduction

- We completed our report for Ministry for the Environment (MfE) on the feasibility of developing a natural hazards property rating system
- We have made 16 submissions so far this year (3 on central government policy, and 13 on local government plans)
- We developed four additional natural hazard scenarios (Volcanic eruption-AVF Mt Eden, Earthquake-Wairoa North Fault Mw6.6, Landslide-Tahunanui mega slip, Earthquake-Te Anau Mw7.2), bringing the total in our catalogue to 11.
- Co-convened (with the Climate Change Commission) a 'Natural Hazard and Climate Data Summit'
- Signed an MoU with Land Information New Zealand to formalise our collaboration on the National Building Database project
- Conceptual design of Phase 2 Portal (wireframes) developed
- User research for Phase 2 Portal has been completed
- Presented a Te Toi Whakaruruhau (Māori Disaster Research Centre) Session on Risk Reduction
- Engaged with Climate Change Commission on climate risk modelling
- Sponsored and attended the New Zealand Society of Earthquake Engineering (NZSEE), where we presented the 'Ivan Skinner Award' to an NHC-funded researcher Maxim Miller (National Liquefaction Model)
- Continued to support MfE on climate change adaptation and development of a National Policy Statement



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

Section 2 - Resilience (cont.)

**Quarterly update (quarter ending 31 March 2025)****Enabling, influencing and advocating for natural hazards resilience.**

- Risk reduction
- Public education

Public education

- Our NHC Public Education Strategy has been approved and is now in final design.
- The latest AF8 Roadshow, sponsored by NHC, has kicked off its tour of 20 communities and 15 schools across the South Island.
- The business case for a further two years of support for Plunket was endorsed and the contract is in its final stages of approval.
- A new digital advertising banner, which features GeoNet data from specific earthquakes, was rolled out for the first time following earthquake activity in Seddon, Levin and to the south of the South Island. The goal is to promote preparedness.
- We're exploring an opportunity for a pilot programme of activity aimed at connecting Older Persons with hazard preparedness and insurance information.
- A business case is being developed for a further three years of ShakeOut sponsorship with the National Emergency Management Agency.



[Click on the image above to find out more about our public outreach work](#)

Section 3 - Recovery | Canterbury earthquake sequence claims

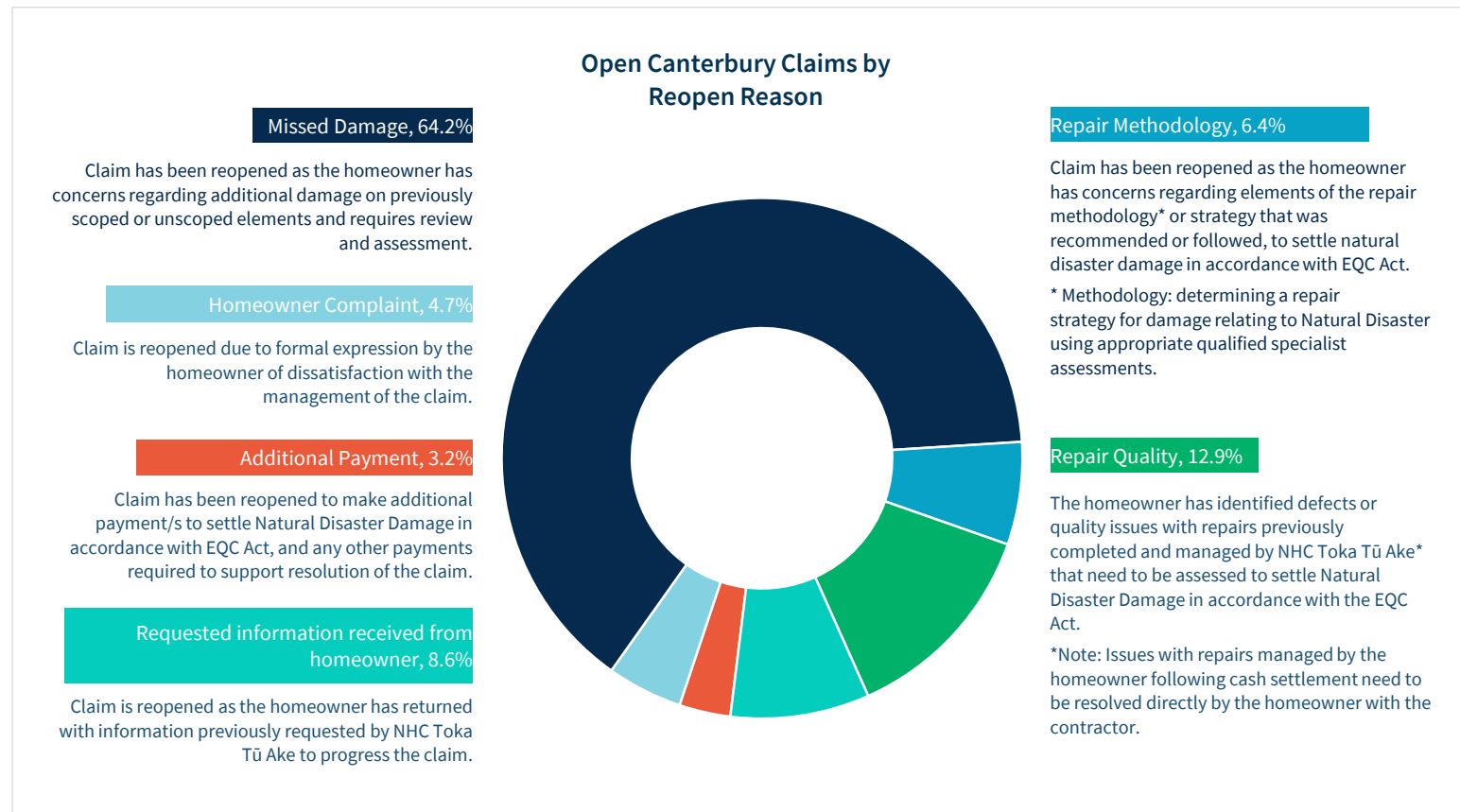
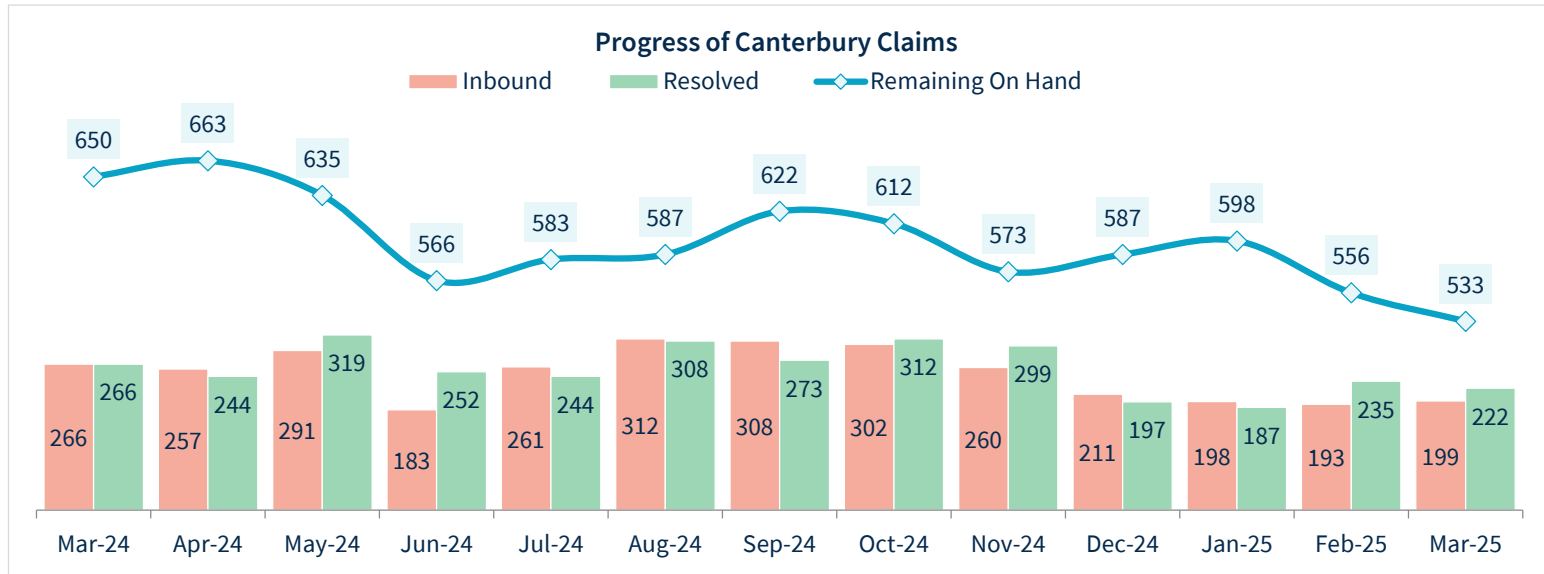
Across March, our overall remaining claims on hand population continues its decrease towards the 500 mark.

This month, 74% of resolved claims were settled within 3 months of reopening, while 5% were 'aged claims' (claims older than 12 months).

There were no significant shifts to note in the complexity, reopen reason characteristics of inflow this month. Claims categorised as 'simple' (forecast to close by the end of April) continue to make up the majority of inflow and missed damage accounts for 70% of reopens.

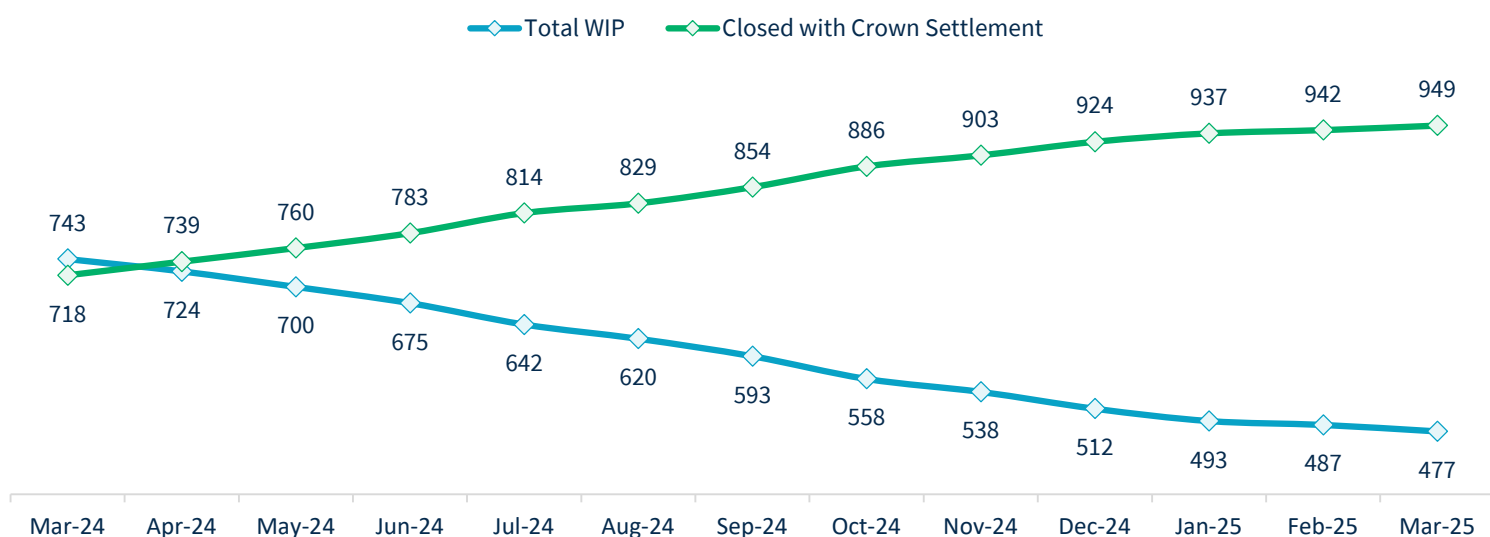
Currently, aged claims (>12 months old) account for 16% of remaining on hand claims and settling this cohort of claims remains an ongoing focus.

In terms of claim closure forecasting, our closure forecast accuracy this month improved to 78% (cf. 73% in February).



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

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



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

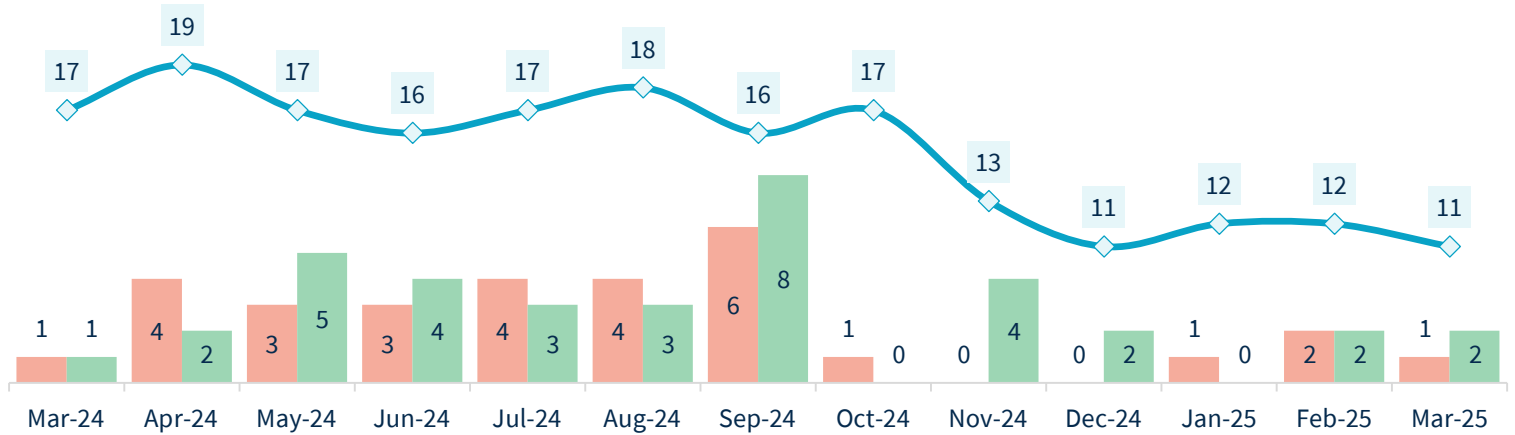
- **Pre-settlement** - 141 EOIs on hand that are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 54 Awaiting Agreement with Customers.
- **Post-settlement** - 336 applications with customer acceptance of settlement offer, being prepared for payment, or with tranche payments in progress for customer-managed repairs.

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

Kaikōura

Progress of Kaikōura Claims

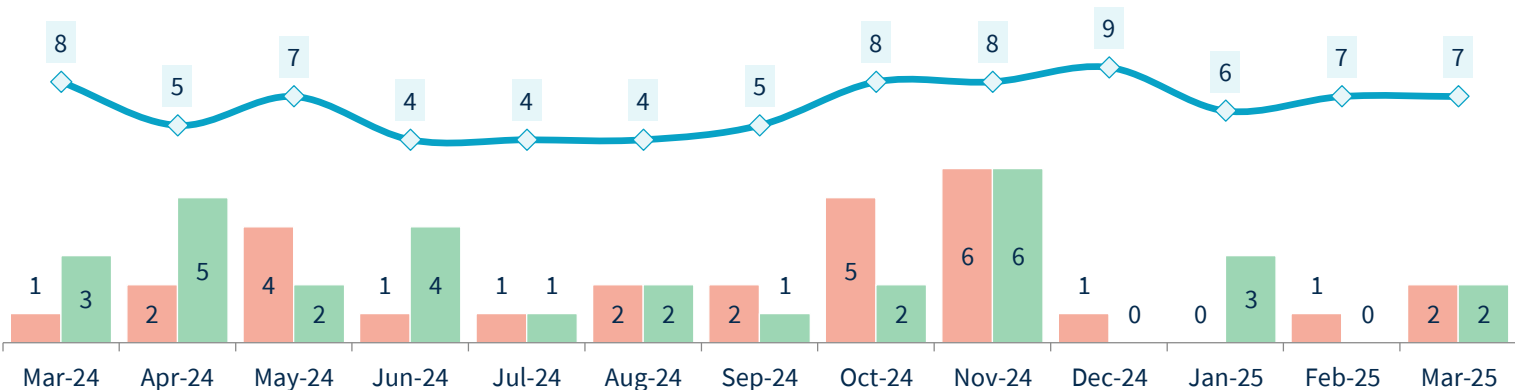
Inbound Resolved Remaining On Hand



NHC Toka Tū Ake managed Earthquake and LSF Claims

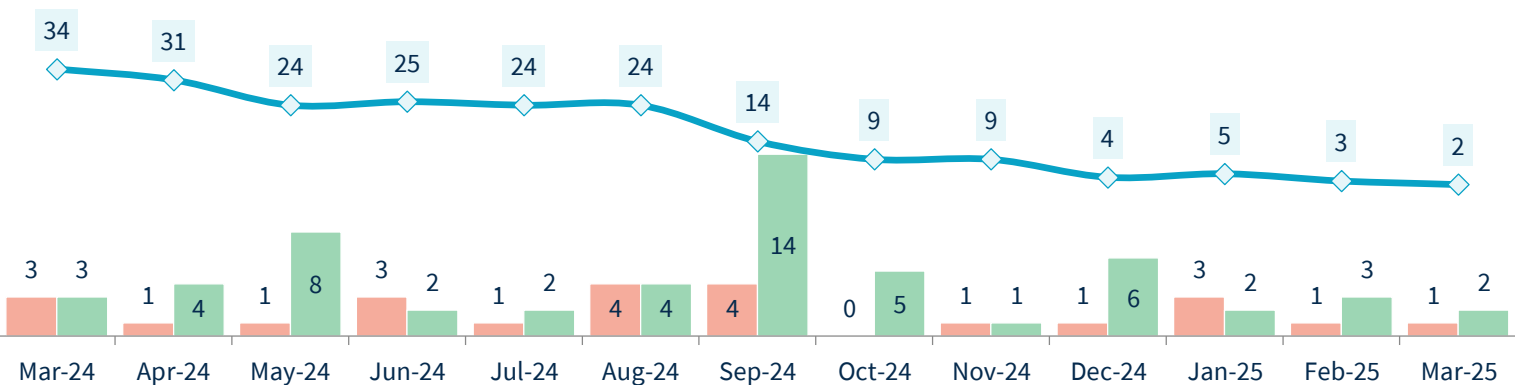
Progress of EQ claims managed directly by NHC Toka Tū Ake

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)

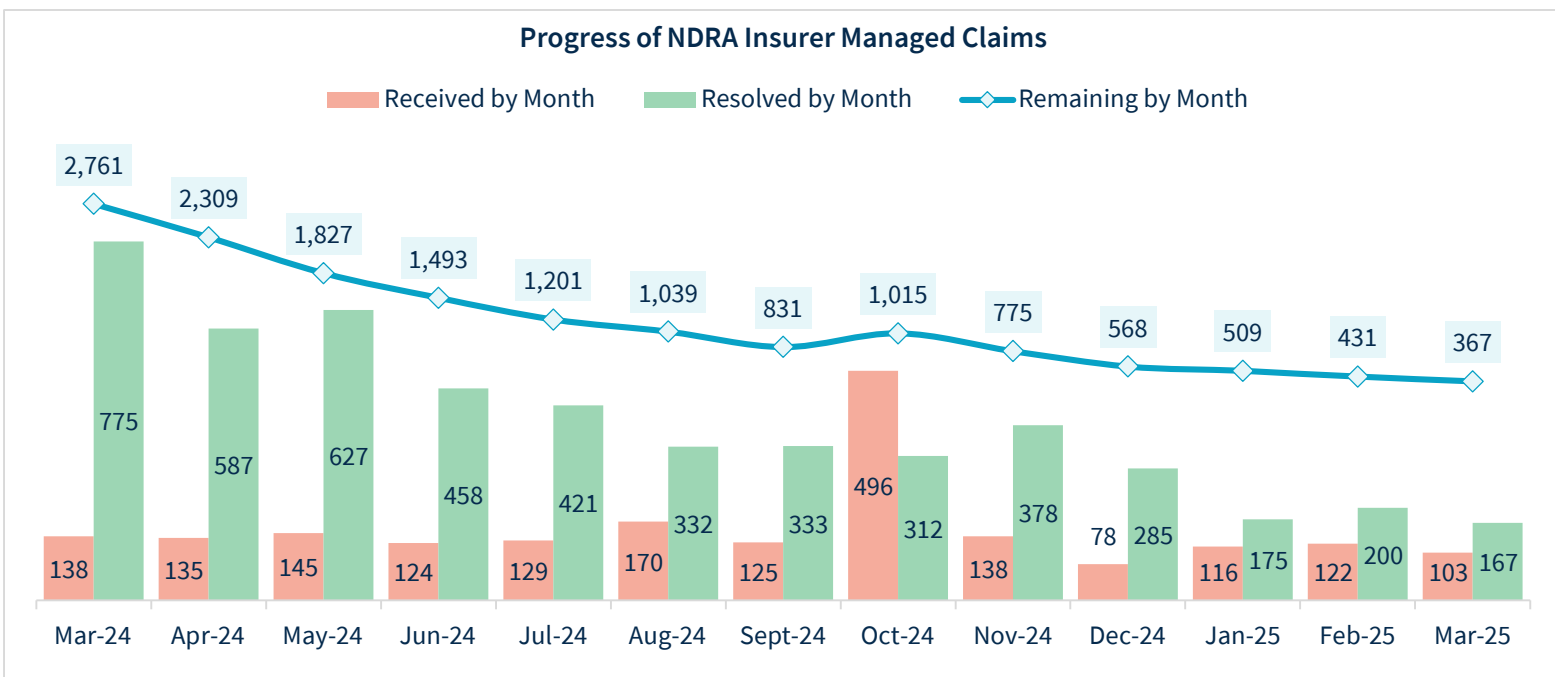
How many claims have we received since the start of the NDRA?

Since commencement of the NDRA, we've received 20,320 claims (cf. 20,205 reported last month). Just under 78% of reported claims are related to a weather event. We've received 8,675 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 alternate 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:

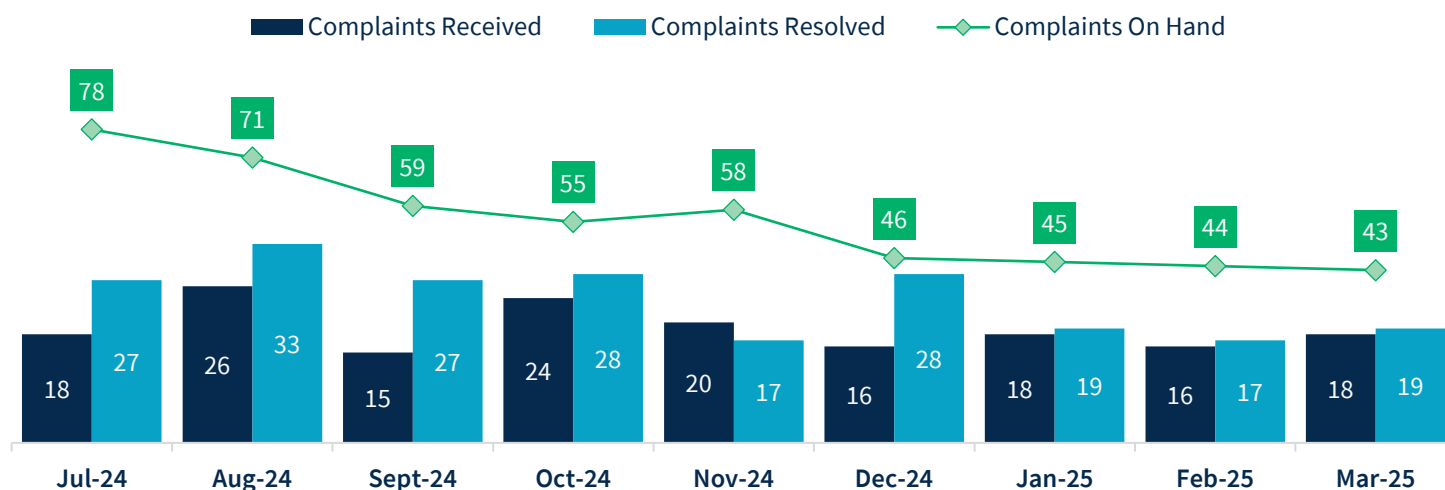
- the outcome of their claim.
- the way they have been treated, for example if they feel the [Code of Insured Persons' Rights](#) has been breached
- the way their claim has been managed.

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

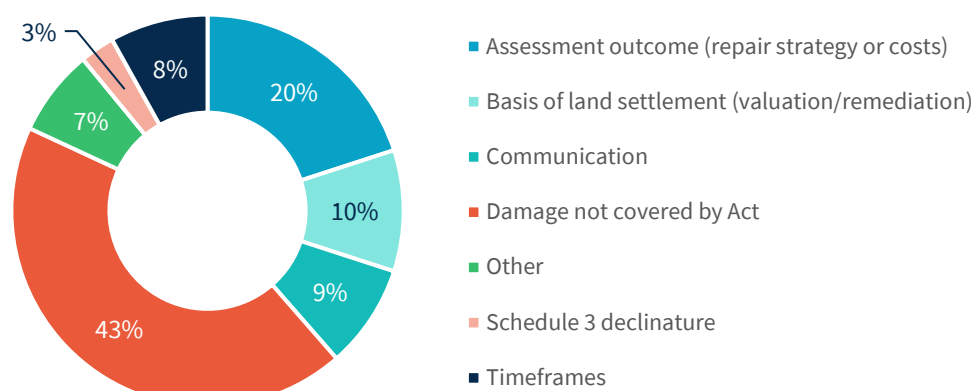
All complaints received, resolved, and on hand year-to-date

		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	68	137	292
	NHC Act	-	-	17	17
	TOTAL	87	68	154	309
Resolved	TOTAL	78	65	123	266
On hand	TOTAL	9	3	31	43

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 complaints statuses and any additional complaints.

Section 4 - Resolving alternate homeowner pathways (cont.)

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 independently reviewed by independent service provider, Fair Way Resolution. The following charts look at this option uptake.

		CES	BAU	TOTAL			Challenge Upheld	Challenge Not Upheld
Received	EQC Act	-	-	-	Review Decisions	NHC Toka Tū Ake	-	-
	NHC Act	-	-	-		NDRM Insurers	-	-
	TOTAL	-	-	-				
Resolved	TOTAL	-	-	-				
On hand	TOTAL	-	-	-				

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			Dispute Upheld	Dispute Not Upheld
Reviewing	Initial Review	-	1	1	Review Decisions	NHC Toka Tū Ake	-	-
	Adjudication	-	2	2		NDRM Insurers	-	2
	Mediation	-	-	0				
	TOTAL	0	3	3				
Reviewed	TOTAL	0	2	2				
On Hand	TOTAL	0	3	3				

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. Their rights and the obligations of NHC Toka Tū Ake and NDRM insurers are outlined in full in the Code. The Code applies to any interactions from 1 July 2024 for new or existing claims. NHC Toka Tū Ake, or anyone working on our behalf, must follow the Code.

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

Reporting on Code related complaints

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

The Code is a requirement under the NHI Act and addresses the lessons from previous natural hazard events.

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

		CES	BAU	TOTAL
Received	EQC Act	4	12	16
	NHC Act	-	2	2
	TOTAL	4	14	18
Resolved	TOTAL	4	10	14
On hand	TOTAL	0	4	4

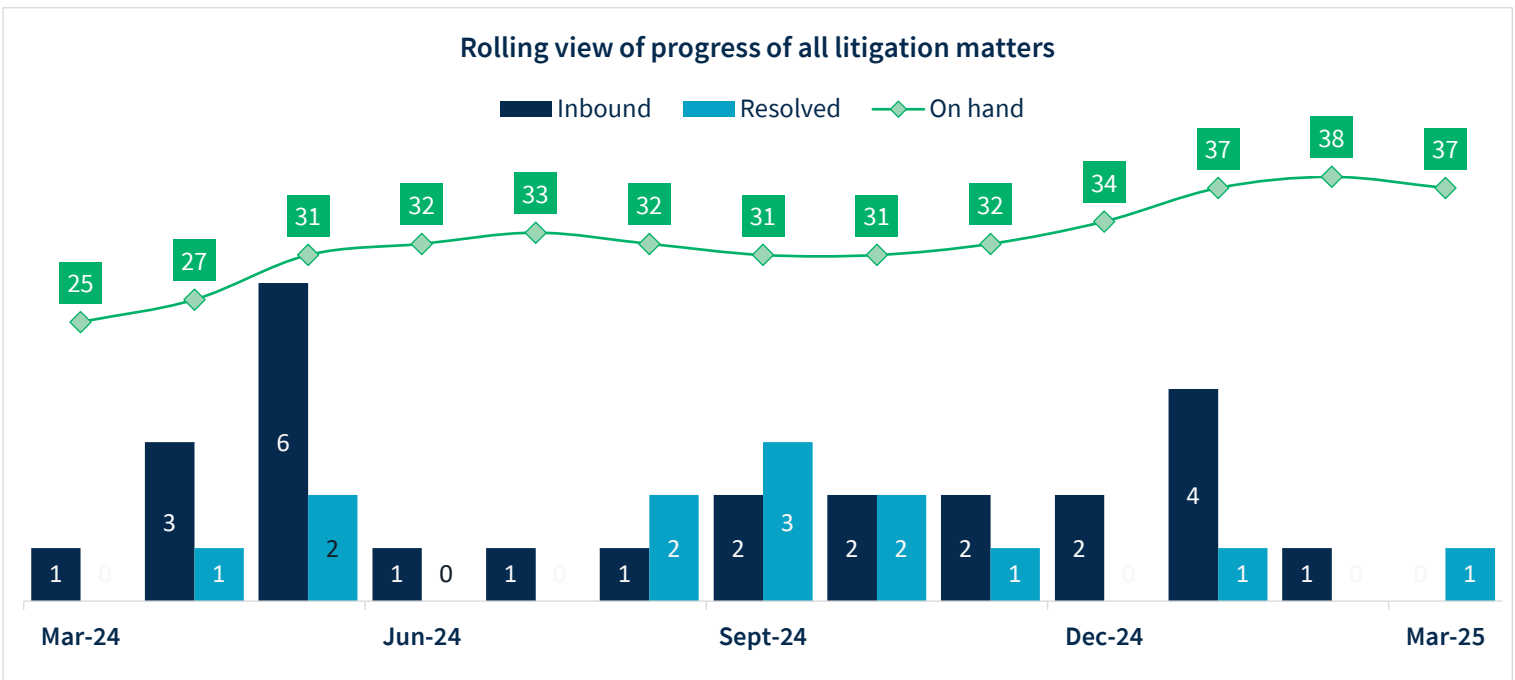
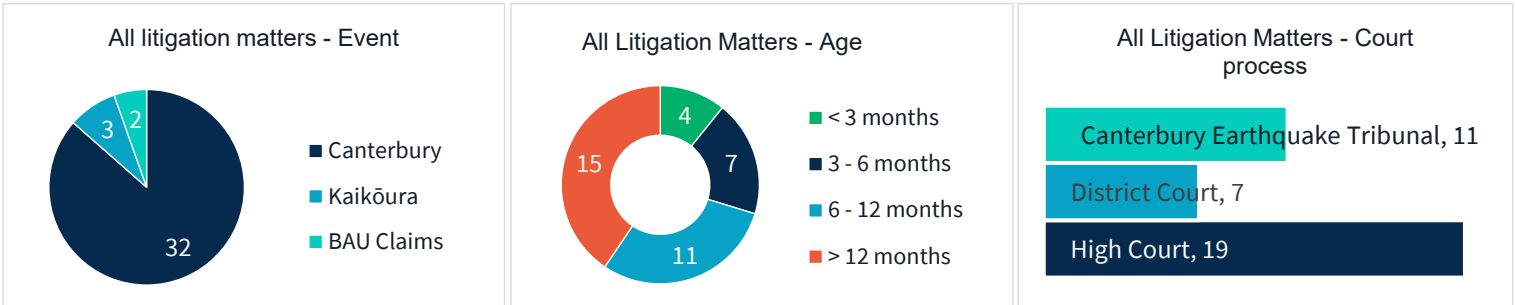
Section 4 - Resolving alternate homeowner pathways (cont.)

Claims subject to litigation matters

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.

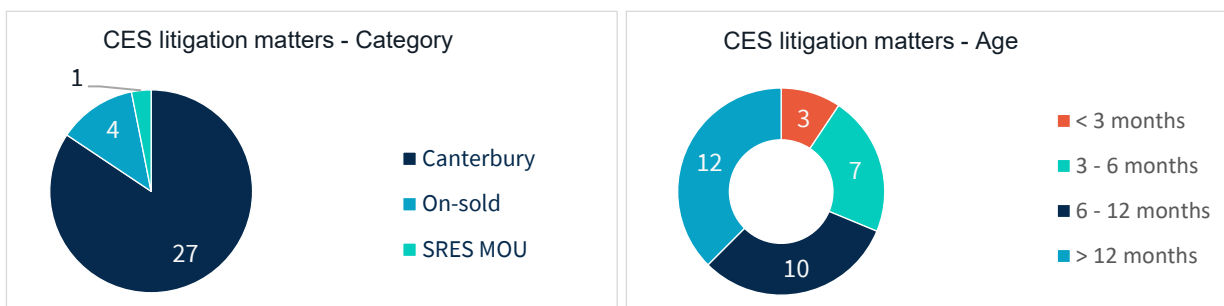
More information about how to raise a dispute can be found [here](#).

Overall, we currently have 37 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 matters

Litigation matters relating to CES claims account for 32 of the 37 litigation matters currently in progress. The following visuals provide a breakdown by work programme and by age.



Section 5 - Coverage and engagement through media

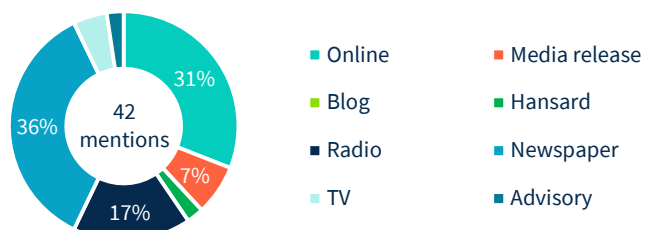
Traditional media coverage across March

Media coverage of NHC Toka Tū Ake across March dropped in volume compared to last month, with 42 mentions recorded across the month (cf. 51 last month).

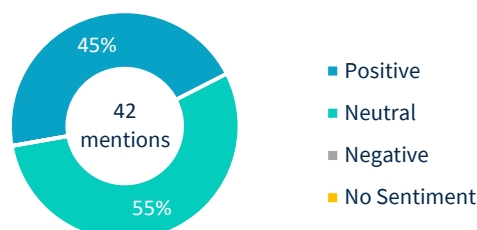
Sentiment attracted by mentions of NHC this month was predominantly neutral at 55%, while 45% of sentiment was positive. No mentions across the month had a negative sentiment.

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

Coverage by channel across March



Sentiment of coverage across March



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.

45% of mentions in the media this month attracted positive coverage, including:

- [The Post: Wellington home detector shows promise in earthquake early detection testing](#)
- [TVNZ: Researchers hope a cheap New Zealand made innovation with the nickname Raspberry Shake will help detect earthquakes earlier](#) (link not available)
- [The Post: More homeowners act to prevent damage from disasters](#)
- [Insurance business news: More New Zealanders fortify homes as natural hazard risks rise – NHC](#)
- [RNZ: Earthquake resilience with Graham Leonard](#)

55% of mentions in the media this month attracted neutral coverage, including:

- [Insurance business news: Insurance brokers concerned about overlooked risks in New Zealand's top suburbs](#)
- [Waikato Times: Former EQC boss calls for disaster cover overhaul](#)

Media releases this month

We distributed two media releases in March:

- [13 March: More people than ever taking steps to protect their properties from natural hazards](#)
- [19 March: Citizen science seismometers could revolutionise earthquake monitoring, new research shows](#)

We also published two website stories:

- [18 March: Researcher profile: Sarah Codyre](#)

Media enquiries

Across March, we received four media enquiries unrelated to the above media releases.

We received one media enquiry this month from **Consumer Magazine** about Section 73 notices and how they impact NHCover claims. We explained that although they can impact a property's insurance cover, NHC Toka Tū Ake has no input into this process, and we don't hold records about which properties have these notices and which do not. In addition, that the data we collect doesn't allow us to identify what claims have been declined specifically because of section notices.

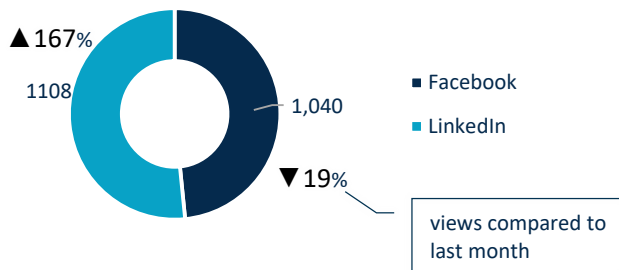
Section 5 - Coverage and engagement through media (cont.)

Our social media profiles

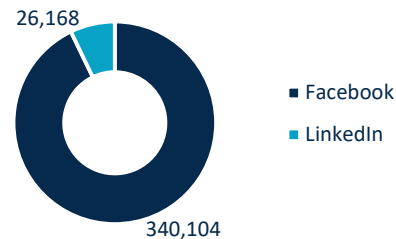
Across March, we posted an even amount from each of our content buckets across both LinkedIn and Facebook. Our boosted 'know your cover' posts reached over 80,000 people on Facebook. These posts also drove excellent engagement with new audiences.

Facebook showed strong growth this month, and high levels of reach and engagement. LinkedIn saw overall reach and impression numbers being lower than average.

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 March, we gained 105 ▲ 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 724 ▲ profile views on LinkedIn (monthly avg. is 793) and 3,521 ▲ profile views on Facebook (monthly avg. is 2,409).
- **Reach** - we reached 26,168 ▲ people on LinkedIn (monthly avg. is 13,456) and 340,104 ▲ people on Facebook (monthly avg. is 256,000).
- **Engagement** - we received 1,108 ▼ interactions on LinkedIn (monthly avg. is 2,113) and 1,040 ▲ interactions on Facebook (monthly avg. is 707).

Website engagement

Home buyers promotion activity drove increased activity to the site. User engagement from promotional traffic brought the site average lower than is typical.

Views: 84,433 (▲ 23% of average)

Users: 42,040 (▲ 34% of average)

AVG engagement time: 33 seconds (▼ 22% of average)

Top pages

- 1.) Buying a home
- 2.) News
- 3.) Homepage
- 4.) Know your cover
- 5.) Quake safe your place

Sources of traffic

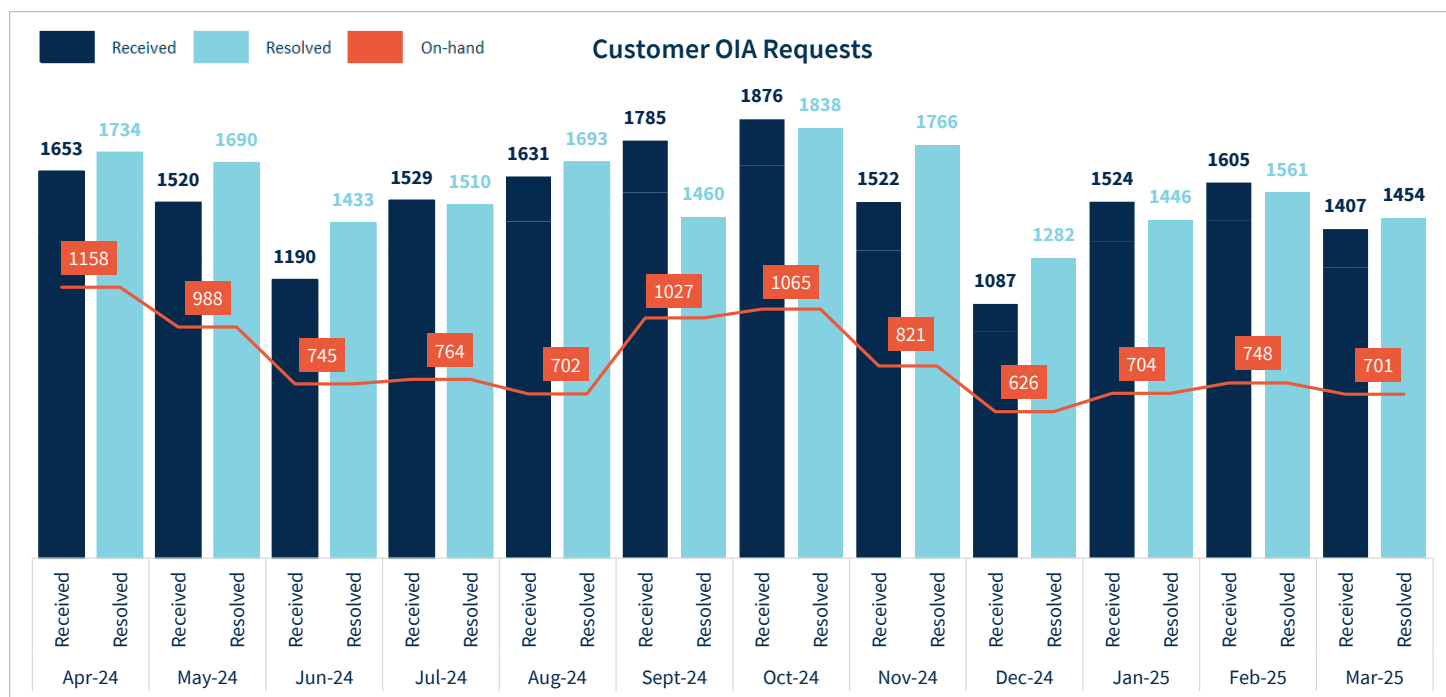
Source	Paid Search	Direct	Organic search	Organic social
March	17%	30%	14%	21%
Average	22.5%	25.5%	18.6%	16.6%

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.

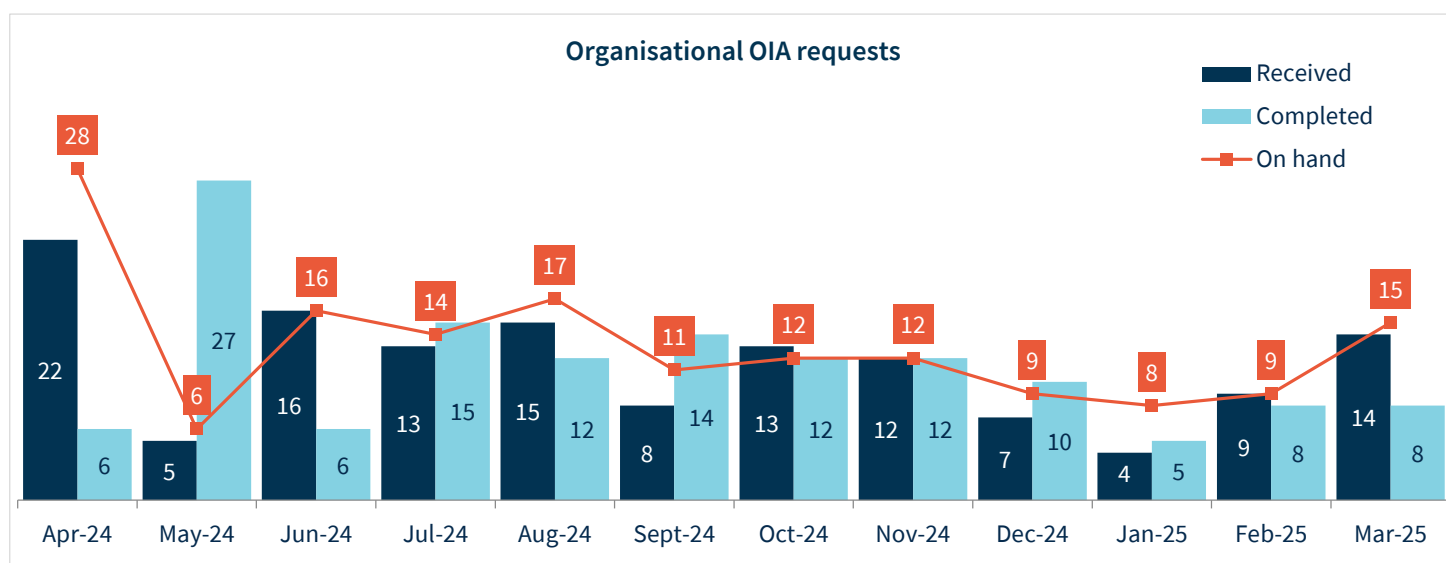
Our reporting encompasses our two information request workstreams:

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



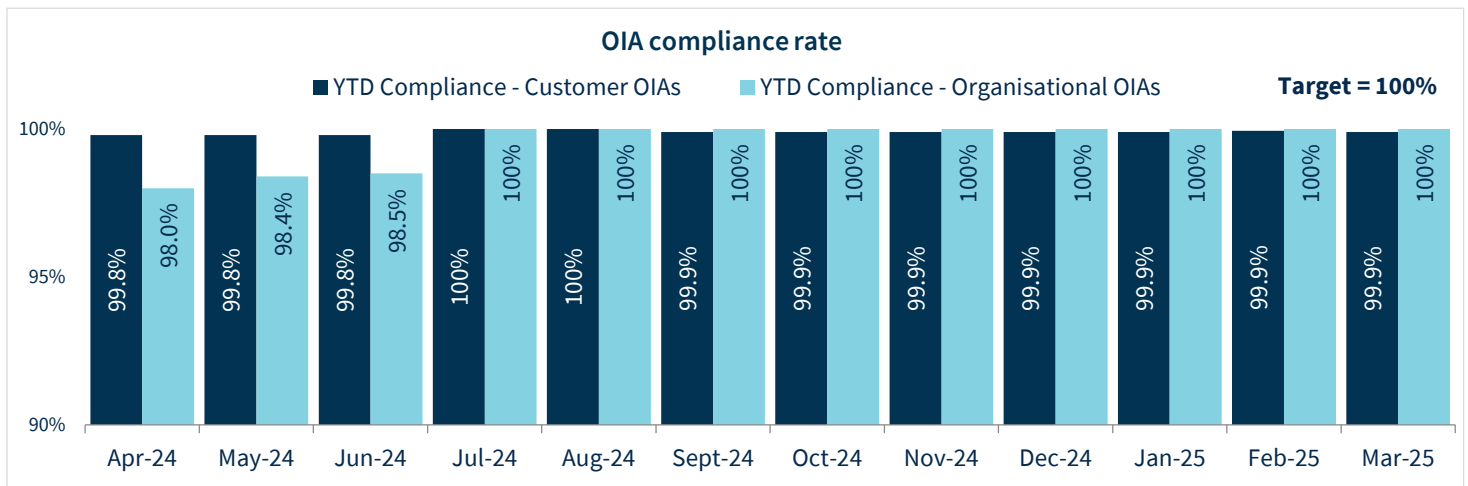
Across March, our Customer OIA and Contact Centre Teams received 1,407 new OIA requests (cf. 1,605 for Feb-25). Combined with the 748 requests on hand from last month and resolution of 1,454 requests this month, we have 701 requests on hand at month end.

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.



Across March, our Government Relations Team received 14 new organisational OIA requests (cf. 9 in Feb-25). Coupled with the 9 requests on hand from last month and 8 completed requests this month, the team has 15 requests on hand at month end.

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



Across March, our Customer OIA and Contact Centre teams achieved a compliance rate of 99.9% across 1,454 completed responses. Similarly, across the month, our Government Relations Team achieved a 100% compliance rate across 8 completed responses.

Ombudsman review of complaints received

Across March, we received no notices of formal investigation from the Ombudsman.

During the same period, the Ombudsman delivered one formal investigation opinion that NHC Toka Tū Ake had not acted unreasonably.

Ministerial correspondence

Across March, we received 4 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

	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25
Outbound - Inbound Ratio	5:95	10:90	11:89	6:94	8:92
Grade of Service	92%	92%	90%	87%	88%
Abandonment Rate	0.3%	0.4%	0.6%	0.6%	0.9%
Roll Over No Answer	6	4	7	8	14
Total Calls	1,828	1,239	1,323	1,520	1,759
Total Email and Post	3,169	2,433	2,812	2,997	3,066

Contact centre performance - Grade of Service (GoS)

Grade of Service this month

Across March, our Grade of Service (GoS) for emails was 100% (unchanged from last month), while 88% GoS was achieved for phone calls (87% last month).

Quality of the customer experience this month

The customer experience this month remains very positive at 97% (97% last month) across 468 surveyed customers (cf. 457 surveyed last month).

Received

1,627 calls via 0800 DAMAGE

(cf. 1,254 last month)

1,659 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.

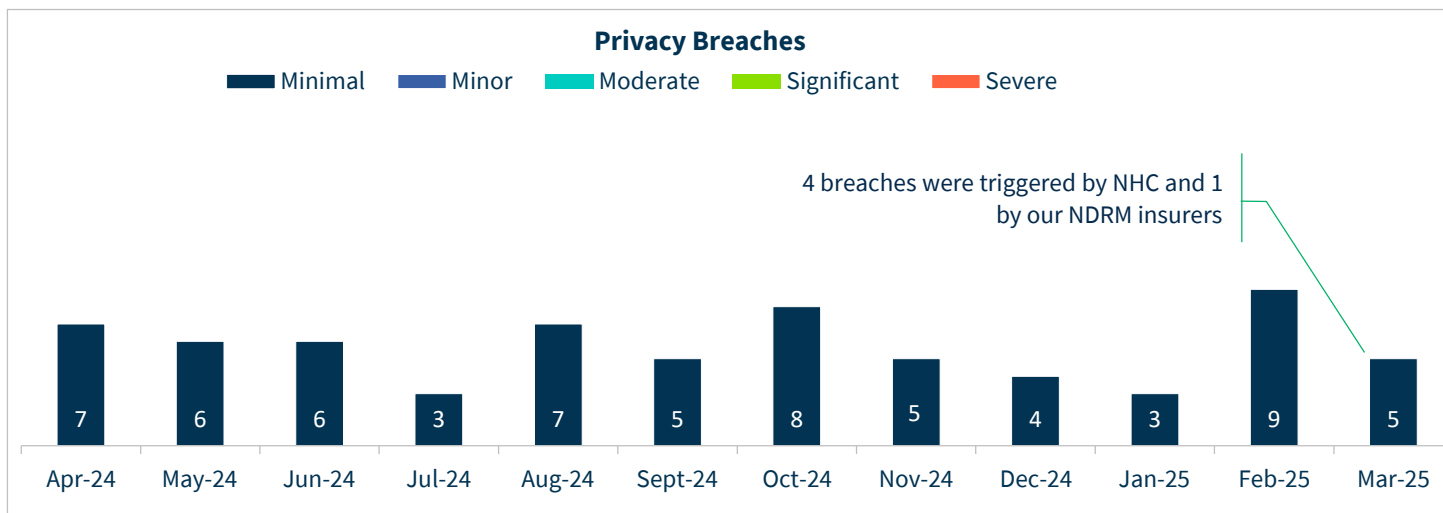
The descriptors used for the scale are as follows:

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 March, 5 privacy breaches (cf. 9 for Feb-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 5 reported breaches this month, 4 were triggered by NHC Toka Tū Ake while 1 was attributed to our NDRM insurers. The 49 reported breaches across the current FYTD represents a decrease in breaches for both NHC Toka Tū Ake and NDRM insurers when compared to the 73 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.

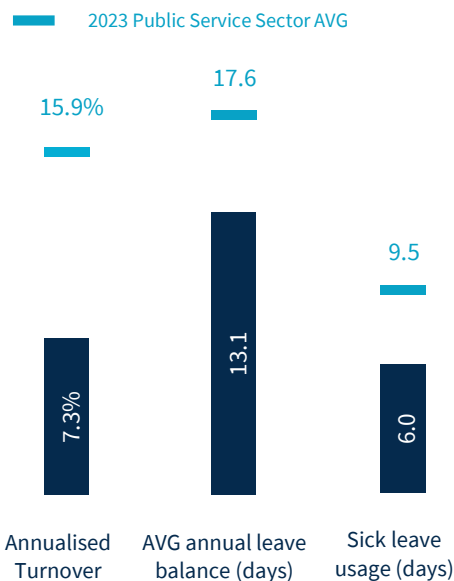
Section 8 - Our People

Across March, our permanent workforce headcount increased by 2 to 363. Our headcount equates to 358.8 full time equivalent units (FTEs).

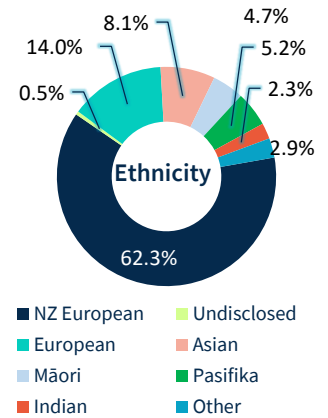
Across the month, our average annual leave balance increased by 1.0 days. Average sick leave usage and our annualised turnover rate ('voluntary turnover') remain stable and continue to compare favourably to public sector averages.

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.

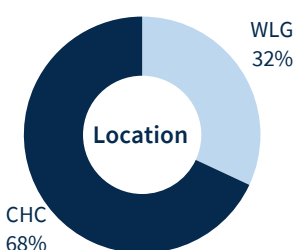
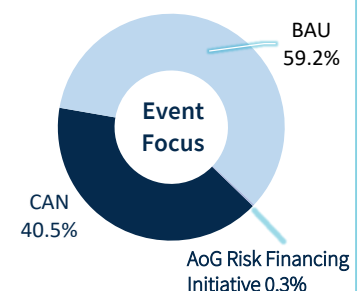
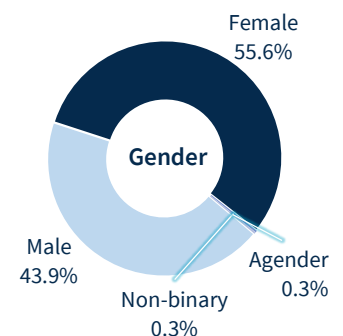
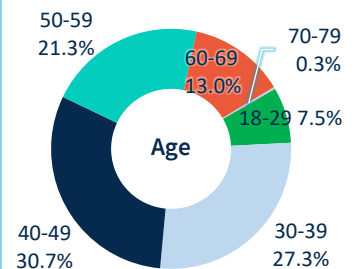
Comparison of NHC Toka Tū Ake averages against sector averages



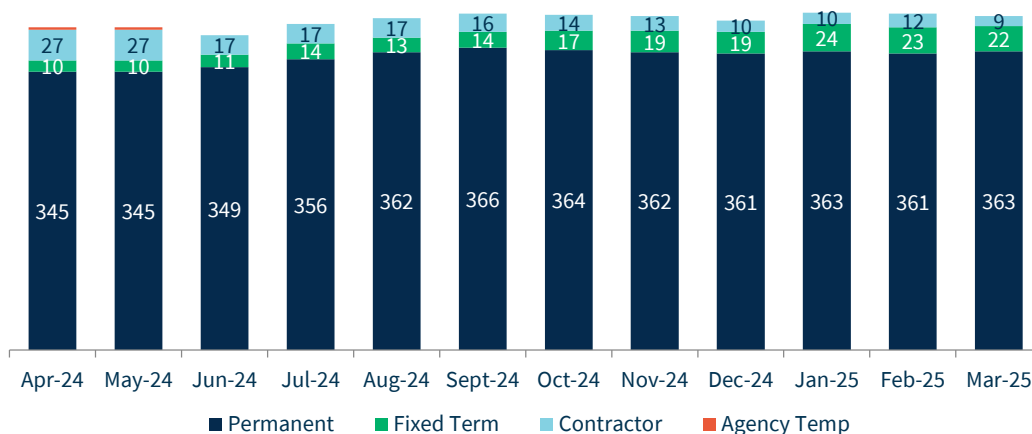
Our people at a glance



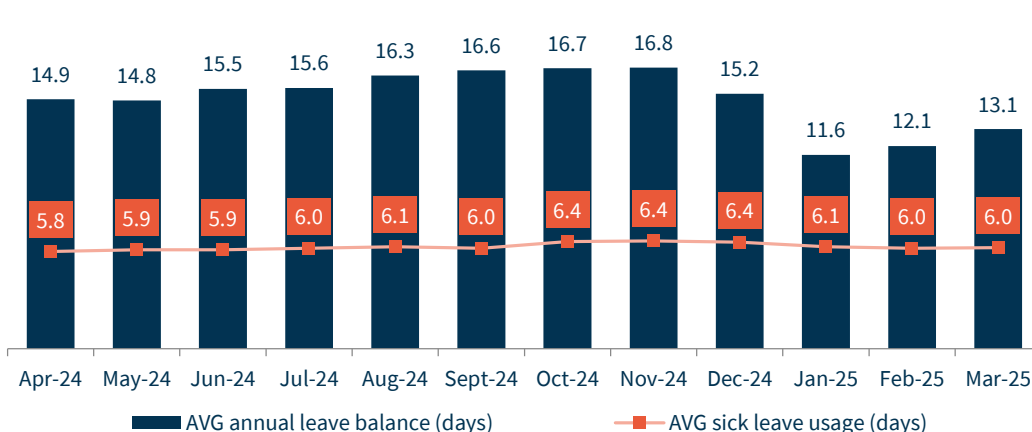
Note: 'Other' includes the category MELAA - Middle Eastern, Latin American, African



Headcount Movement



Annual and Sick Leave



Across the month, our average annual leave balance increased to 13.1 days. Currently, less than 25% 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.