



The foundation from which we stand strong, together

Monthly Performance Dashboard

November 2024



Akaroa Harbour, Banks Peninsula

NHC Toka Tū Ake - Our Story

NHC Toka Tū Ake has undergone many changes since our scheme began, all in support of **our vision**:

To be a world-class public insurance scheme that reduces the impact of natural hazards on people, property, and the community.

As our experience and understanding of the natural hazards facing Aotearoa New Zealand continues to evolve, so do we.

Toka: (noun) rock, large stone, boulder

Tū: (verb) to stand, take place, set in place, establish

Ake: (particle) to raise upwards



**Natural Hazards
Commission**
Toka Tū Ake

Our dashboard explained

Our dashboard provides a monthly snapshot of NHC Toka Tū Ake progress across its operational spectrum. This includes reporting on progress against our proposed performance targets for the year 1 July 2024 to 30 June 2025 as set out in our *Statement of Performance Expectations 2024-25*.

The following provides an outline of the sections of our dashboard and a brief explanation of each section.

Section 01 - Progressing our Statement of Performance Expectation (SOPE) measures

The *Statement of Performance Expectations 2024-2025* (SoPE) is one of our formal public accountability documents. It sets out our proposed performance targets and forecast financial information.

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

This section reports progress across those SoPE measures that can be measured on a monthly or quarterly basis. The results are cumulative year-to-date results.

Section 02 - Output 1 | Resilience

Resilience is output one of our SOPE. The vision for our Resilience Strategy is that natural hazards resilience becomes embedded in all aspects of decision-making for our homes, communities, towns and cities.

This section provides a quarterly update on the activities we're undertaking to give effect to our Resilience Strategy. The activities undertaken fall under the two strands of the strategy: Building knowledge, data and insights on natural hazard impacts and ways to reduce them; and enabling, influencing and advocating for natural hazards resilience.

Output 2 | Readiness (SOPE measure results only, reported under Section 01)

Readiness is output two of our SOPE. Readiness focuses on ensuring our capacity and readiness for an event, including prioritising the needs of vulnerable homeowners. Reporting on how well we're progressing this year's SOPE measures to maintain this focus can be found in this section. (refer to measures 2.1-4)

Output 3 | Risk financing (SOPE measure results only, reported under Section 01)

Risk financing is output three of our SOPE. Our risk financing objective is for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events. This output supports our core legislative functions to contribute to the management of the financial risk to the Crown of providing natural hazards cover. Reporting on how well we're progressing this year's SOPE measures for this output can be found in this section (refer to measures 3.1.1-2, 3.2.1-2, and 3.3.1).

Section 03 - Output 4 | Recovery

Recovery is output four of our SOPE and focuses on the way claims are managed after an event. Our recovery objectives are for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events by receiving settlements that support effective recovery from these events

This section encompass the three sub-output classes under Recovery, which are:

Recovery | Canterbury

This sub-output class reports on the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury') including claims NHC Toka Tū Ake is managing on behalf of Southern Response. Reporting each month includes how many claims have been reopened; resolved; and how many remain open. We profile our remaining on hand claims by age, complexity, and reopen reason. Our reporting here includes our progress to resolve claims subject to legal proceedings or other dispute resolution pathways.

Within this sub-output class we report on our progress in the delivery of the Government on-sold support package, on behalf of the Government, to support owners of on-sold over cap properties in Canterbury to access financial help to have their homes repaired.

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

This sub-output class reports on the progress of outstanding claims not related to the 2010-11 Canterbury earthquake sequence. We report each month on how many claims have been received; resolved; and how many remain open. The data in this section is organised by loss event type (earthquake, landslip, flood or storm damage). We profile our remaining on hand claims by damage type and age.

Recovery | Claims relating to North Island weather events: January to February 2023

This sub-output class reports on the progress of outstanding claims that are attributed to the North Island weather events of January and February 2023. We report each month on how many claims have been received; resolved; and how many remain open. The data in this section is organised by loss event type (earthquake, landslip, flood or storm damage). We profile our remaining on hand claims by damage type and age.

Our dashboard explained (cont.)

Section 04 - Resolving customer 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.

The Code is a requirement under the NHI Act and addresses the lessons learned from previous natural hazard events. Public feedback helped us develop the Code.

Section 05 - Coverage and engagement through media

This section monitors the volume and sentiment of NHC Toka Tū Ake media coverage and what's driving it and where it's being driven in terms of media channel. We report on the sentiment of coverage across key themes along with reporting on our social media profiles in terms of the growth of our Facebook and LinkedIn profiles and the content that's increasing our profiles.

Section 06 - Complying with the Official Information Act

This section monitors how well we're complying with meeting our responsibilities to respond to requests for information covered by the Official Information Act and the Privacy Act. Our reporting in this section includes the volume of information requests we've: received; completed; and have remaining on hand at the end of the month. Our reporting categorises information requests into two types: those in which our customers request information and/or supportive information from us on their claim (Customer OIA); and OIA requests that relate directly to NHC Toka Tū Ake and/or operational activities (Organisational OIAs). Reporting on our compliance rate for both information request types is monitored and reported here.

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

The other reporting element of this section centres around the volume of requests received to draft a response for the Minister's Office.

Section 07 - Data protection

This section monitors how well we're protecting the data that we hold. In particular, we report on privacy breach volumes each month as well as the severity and nature of those breaches. We also report on any emerging themes.

Section 08 - Our people

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

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

Output one: resilience

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

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

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

Output 1 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend	
1.1	Number of Natural Hazards Portal users, and percentage of those seeking further information (via the PDF download function or Naturals Hazard Portal-driven OIA requests)	>40,000 users	35,697		On track ↑ 7,860
		>15% seek further information	16.4%		On track ↑ 0.2%
1.2	Number of downloads of our publicly available research and resilience documents	>1,200	10,541		Achieved
1.3	Number of formal submissions made on central and local government policy and plans, and percentage of recommendations that are partially or fully accepted or acted on	>5 submissions	0	In total there are 12 active submissions, 3 lodged in 2024.	N/A
		>20% of recommendations accepted or acted on	0%	In progress, not yet reportable.	N/A
1.4	Percentage of homeowners surveyed who say they have acted on any of the six key preparedness actions promoted by NHC Toka Tū Ake	>57%	58%	In progress, Q1 survey result confirmed.	On track
1.5	Progress on delivering our loss modelling strategy via agreed roadmap milestones	Achieved	-	The review of our Loss Modelling Strategy and Roadmap is now complete and a refresh of both is now underway. We are currently progressing towards deployment of new earthquake fragility models and the National Seismic Hazard Model 2022 in our loss modelling platform.	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	-	Research Benefits Management Framework finalised, and implementation of the framework has begun.	On track

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output two: readiness

2. Ensuring capacity and readiness for an event

Our **readiness** objective is to prepare NHC Toka Tū Ake and its partners to deliver the best possible claims management process for homeowners when a natural hazard event strikes. This means supporting homeowner and community recovery, by working with our insurer partners to deliver a transparent, timely, high-quality and responsive process for natural hazards insurance claims.

Output 2 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend
2.1	Document and present to the Board an implementation plan based on the lessons learned from previous events (including the 2023 North Island Weather Events) and scenario response strategies, to enable improved efficiency and effectiveness	Achieved	Achieved	Achieved
2.2	NHC Toka Tū Ake is satisfied NDRM insurers have effective surge plans to support the NDRM to respond to a natural hazard event resulting in up to 100,000 homeowner claims under the natural hazards scheme	100%	-	On track
2.3	NHC Toka Tū Ake participates in a maximum of two natural hazards exercises with stakeholders and insurer partners to test the natural hazards scheme's preparedness for a significant natural hazard event	100%	-	Achieved
2.4	New Zealanders have increasing trust and confidence in NHC Toka Tū Ake	Public Sector Reputation Index ≥59	-	N/A

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output three: risk financing

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

Our **risk financing** objective is for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events.

The risk financing 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 \$374m, levies collected \$379.4m	↓ 0.3% on Oct-24 EOM
3.2.2	The Natural Hazard Fund is managed in accordance with parameters outlined in the FRMS	100%	- Compliant. The Natural Hazards Fund is being managed in accordance with parameters outlined in the FRMS.	On track

3.3. Funding and Risk Management Statement

Output 3.3 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend
3.3.1	Develop an investment strategy and framework based on the parameters provided in the Crown's Funding and Risk Management Statement (FRMS) by 30 June 2025	Achieved	- Not yet reportable. We expect to be in a position to report on progress in the next quarter.	N/A

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery

Our **recovery** objectives are for homeowners to have an accessible, sustainable way to help manage financial impacts of natural hazard events by receiving settlements that support effective recovery from these events.

Our recovery output class focuses on the way claims are managed after an event. From 1 July 2024 we are managing two insurance schemes:

- for events that occurred on or prior to 30 June 2024, EQCover applies.
- for events occurring on or after 1 July 2024, NHCover applies.

4.1. Settlement of the 2010-2011 Canterbury earthquake sequence claims

Output 4.1 is specifically focused on serving homeowners with claims from the **2010- 2011 Canterbury earthquake sequence**, including claims NHC Toka Tū Ake manages on behalf of Southern Response. The measures address both the timeliness and homeowner focus of the claims management services.

We have changed the timeliness measure under this output class. The new measure applies regardless of the date of claim lodgement and requires an escalating percentage of claims to be resolved over time. For example, the measure requires 85% of reopened claims to be resolved within six months of lodgement and 99% of claims within 24 months.

New measures have been added to report on the pre-settlement and post-settlement status of Canterbury On-sold claims (4.1.4 and 4.1.5). We have removed the measure used in previous years that Southern Response claims are managed in accordance with our agreement with Southern Response.

Measures 4.1.6 and 4.1.7 measure timeliness and customer satisfaction for Canterbury claims. We have reduced the number of homeowner satisfaction measures to a single measure of satisfaction of the overall claims experience (4.1.6). In previous years we had further, more specific satisfaction measures. Reducing the measures to one simplifies reporting for the SoPE. We will continue to ask homeowners more specific questions to inform the overall satisfaction results.

Output 4.1 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Status Trend
4.1.1	Percentage of reopened claims settled from the date that they were reopened	85% within six months	87.9%	↓ 0.7% on Oct-24 EOM
		90% within 12 months	94.3%	↓ 0.8% on Oct-24 EOM
		95% within 18 months	99.0%	↓ 0.2% on Oct-24 EOM
		99% within 24 months	99.7%	→ 0% on Oct-24 EOM

Note
The results seen in the above chart are cumulative. As at November EOM, there were 1,436 claims settled YTD in scope for this measure (n = 1,436). Five claims have required more than 24 months to be settled.

4.1.2	The On-sold ex gratia package is administered in accordance with the On-sold Canterbury Properties Services Agreement	100%	100%	100%
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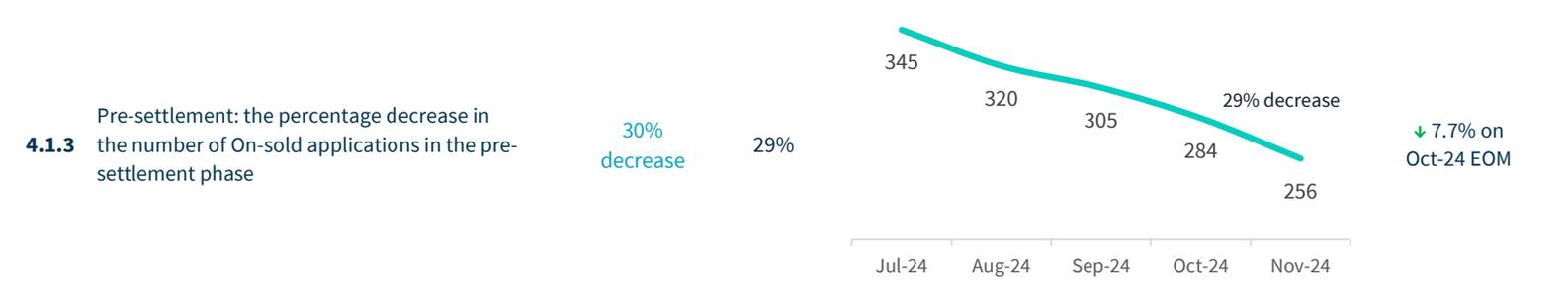
Measure	Standard	YTD Result	
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%	On track
NHC Toka Tū Ake will provide reporting to the Treasury as specified in Schedule 4 of the On-Sold Canterbury 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

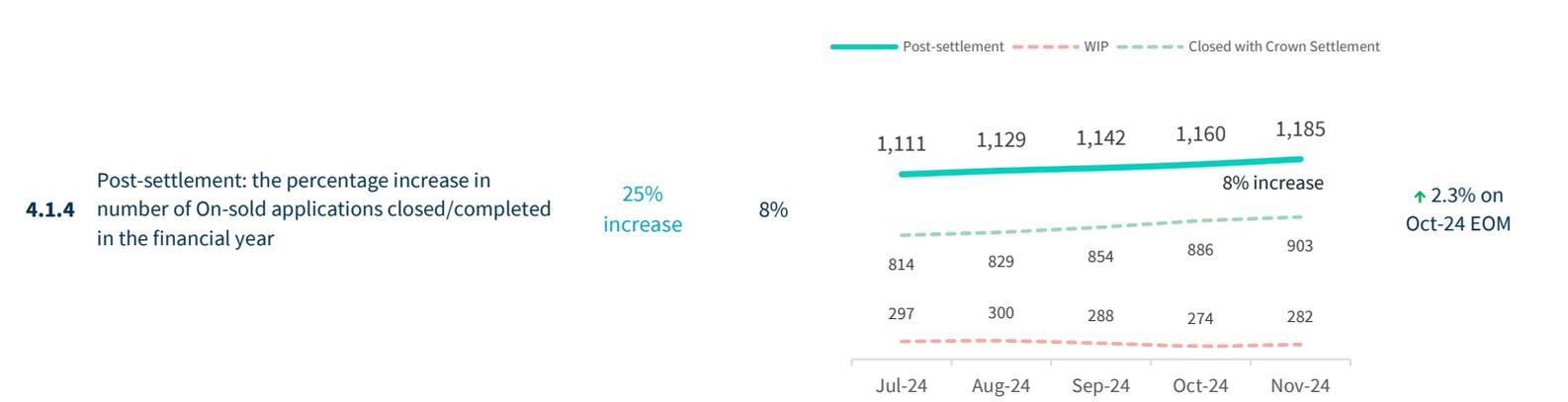
Output four: recovery (cont.)

Output 4.1 | Performance measures | Timeliness

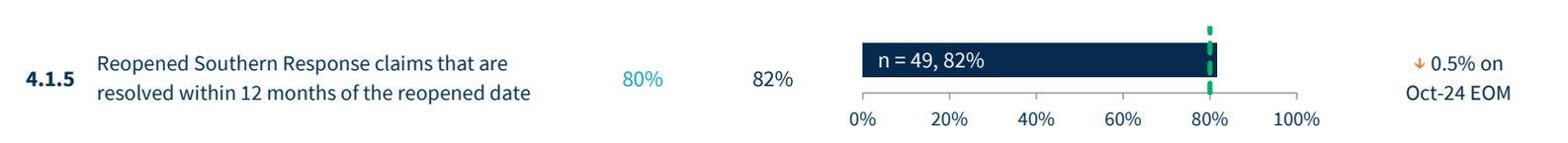
Ref	Measure	Target	YTD Result	Status Trend
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Note
As at Jun-24 EOM there were 363 applications on hand in Pre-settlement WIP. The target is a 30% decrease (109) to arrive at 254 applications or less by Jun-25 EOM.

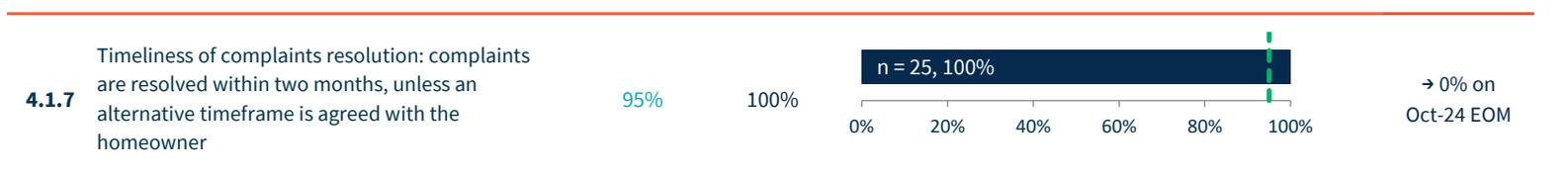
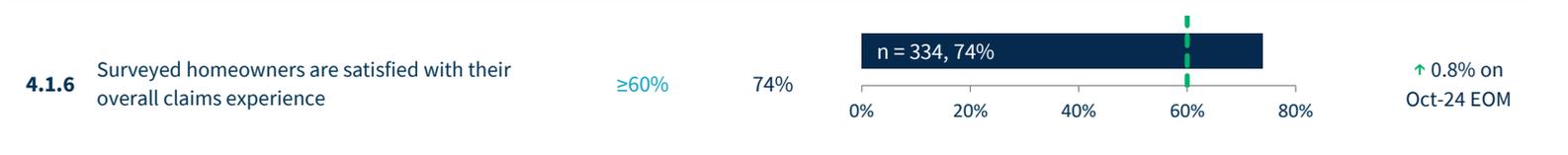


Notes
 • As at Jun-24 EOM there were 1,095 applications in Post-settlement. The target is a 25% increase (274) to arrive at 1,369 applications or more by Jun-25 EOM.
 • As at Nov-24 EOM, Post-settlement WIP has increased from 274 to 282, while Closed with Crown Settlement (Paid in Full) has increased from 886 to 903.



Output 4.1 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Status Trend
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Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

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

Output 4.2 is focused on claims to the scheme that occurred after the 2010-2011 Canterbury earthquake sequence. These measures address the timeliness, quality and cost of claims resolution for all other events, including claims management services provided by our insurer partners under the operating model from 30 June 2021 onwards. Measures addressing quality, customer experience, and cost of claim resolution related to claims generated for the North Island Weather Events are included in output 4.3.

We have changed the timeliness measure under this output class. The new measure applies regardless of the date of claim lodgement and requires an escalating percentage of claims to be settled over time. For example, the measure requires 80% of claims to be settled within 12 months of lodgement and 90% of claims within 24 months.

As with output class 4.1, we have reduced the number of homeowner satisfaction measures to one (4.2.2) on overall satisfaction.

Output 4.2 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Status Trend	
			<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> ■ Total Settled ■ Insurer Settled ■ NHC Settled </div> <div style="text-align: center;"> ■ Total Cumulative Settled ■ Insurer Cumulative Settled ■ NHC Cumulative Settled </div> </div>		
		80% within 12 months	69.5%		↑ 3.7% on Oct-24 EOM
4.2.1	Percentage of claims settled from the date of claims lodgement	90% within 24 months	99.3%		↓ 0.2% on Oct-24 EOM
		95% within 36 months	99.9%		→ 0% on Oct-24 EOM
		98% within 48 months	99.9%		→ 0% on Oct-24 EOM

Notes

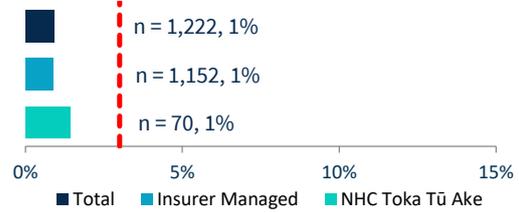
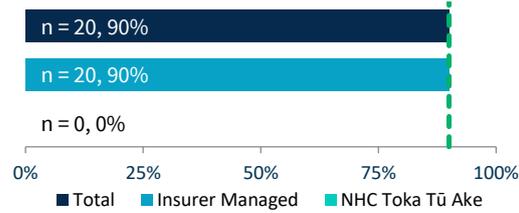
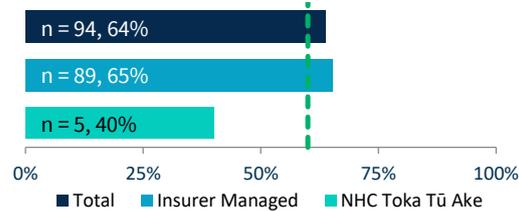
- The results seen in the above charts are cumulative, e.g., Total settled within 24 months is 1,322 (69.5% within 12 mths) + 568 (29.8% within 13-24 mths) = 1,890 (99.3%).
- As at November EOM, there were a total of 1,903 settled claims in scope for this measure (n = 1,903). The charts above show 1,902 because one claim required more than 48 months to be settled.

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

Output 4.2 | Performance measures | Homeowner focus

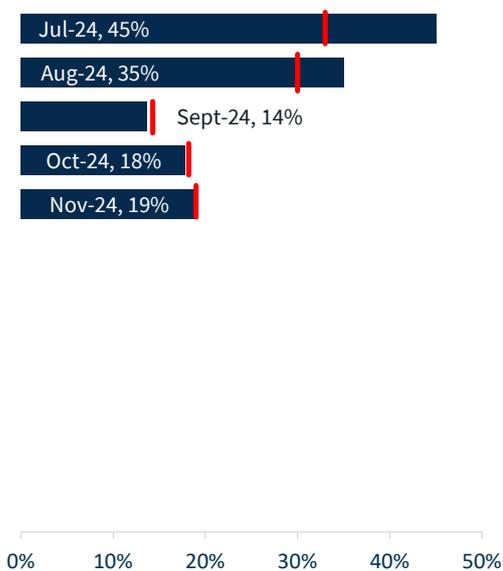
Ref	Measure	Target	YTD Result	Status Trend
4.2.2	Surveyed homeowners are satisfied with their overall claims experience	≥60%	64%	↑ 2.6% on Oct-24 EOM
4.2.3	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	90%	↓ 4.4% on Oct-24 EOM
4.2.4	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤3%	1%	↑ 0.1% on Oct-24 EOM



Output 4.2 | Performance measures | Quantity

Ref	Measure	Target	YTD Result	Status Trend
4.2.5	The ratio of claims handling expense to settlement cost for the period is less than the ratio set by the Board	Less than ratio	<ul style="list-style-type: none"> ● ● ● ● ● 	<p>Variance to target ↓ 0.4% on Oct-24 EOM</p>

SoPE 4.2.5 observations:
 As at 30 November 2024, YTD performance is marginally outside of expectations, with a YTD claims handling expense (CHE) ratio of 19.2% observed vs. the YTD target threshold ratio of 19.0%.



Notes

- This measure is specific to claims managed by the NDRM insurers under the Natural Disaster Response Model (NDRM), which commenced on 30 June 2021.
- The threshold is recalibrated each month, and includes Kaikoura and excludes annual fixed fees.
- The methodology used to calculate this measure was approved by the Board on 12 May 2021.

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output four: recovery (cont.)

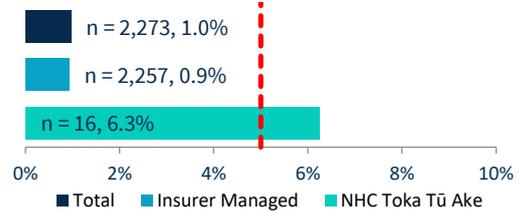
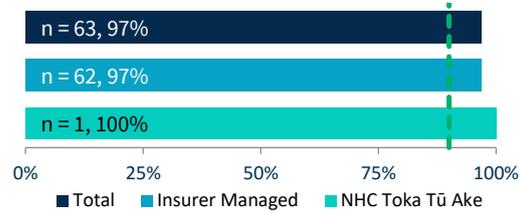
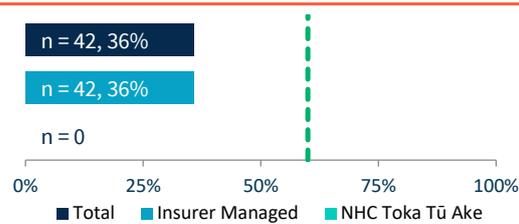
4.3. Claims relating to North Island Weather Events: January - February 2023

In 2023-2024 we introduced independent performance measures for the response to the impacts of severe weather events in the North Island (including the Auckland Anniversary Weekend floods in January 2023 and Cyclone Gabrielle in February 2023).

Several of these measures have been retained for 2024-2025 to reflect that claims for this event continue to be lodged and there is ongoing complexity in resolving claims involving significant land damage. Settlement timeliness of claims generated for the North Island Weather Events is captured in the 'Timeliness' measure 4.2.1.

Output 4.3 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Status Trend
4.3.1	Surveyed homeowners are satisfied with their overall claims experience	≥60%	36%	↑ 3.3% on Oct-24 EOM
4.3.2	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	97%	↑ 0.2% on Oct-24 EOM
4.3.3	NHC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months	≤5%	1.0%	↑ 0.3% on Oct-24 EOM



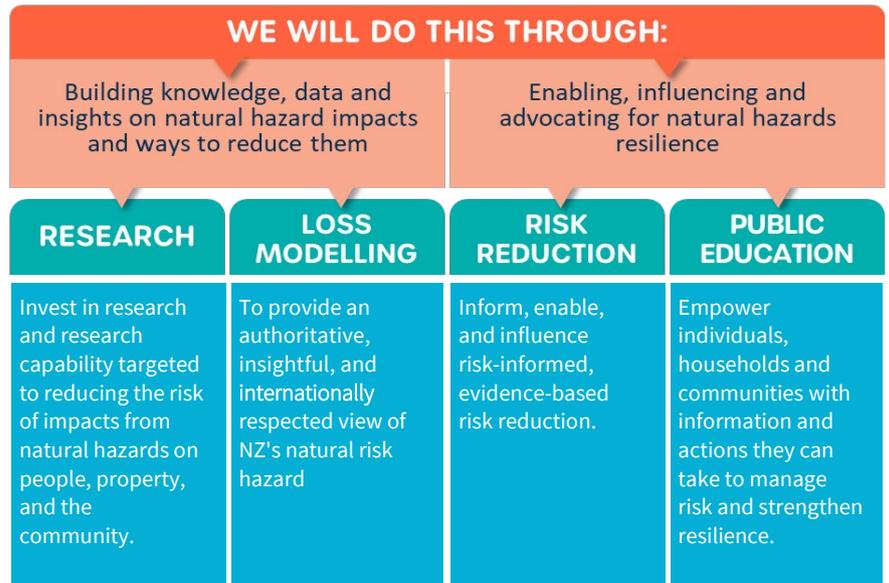
Section 2 - Resilience

Our Resilience Strategy

Our vision is that natural hazards resilience becomes embedded in all aspects of decision making for our homes, towns and cities.

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

In simple terms, the result will be stronger homes, built on better land, served by resilient infrastructure, supported by affordable risk capital.



We report on a quarterly basis what we're doing to progress our Resilience strategy

The quarterly frequency of our progress reporting takes into account that the nature of the work undertaken to progress our Resilience strategy is more suited to quarterly progress reporting.

Our next quarterly update will be provided in the NHC Toka Tū Ake Performance Dashboard - December 2024.

Our updates will focus on what we're doing to advance our Resilience strategy under the following strands.



Quarterly update

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

- Research
- Loss modelling



Quarterly update

Enabling, influencing and advocating for natural hazards resilience

- Risk reduction
- Public education

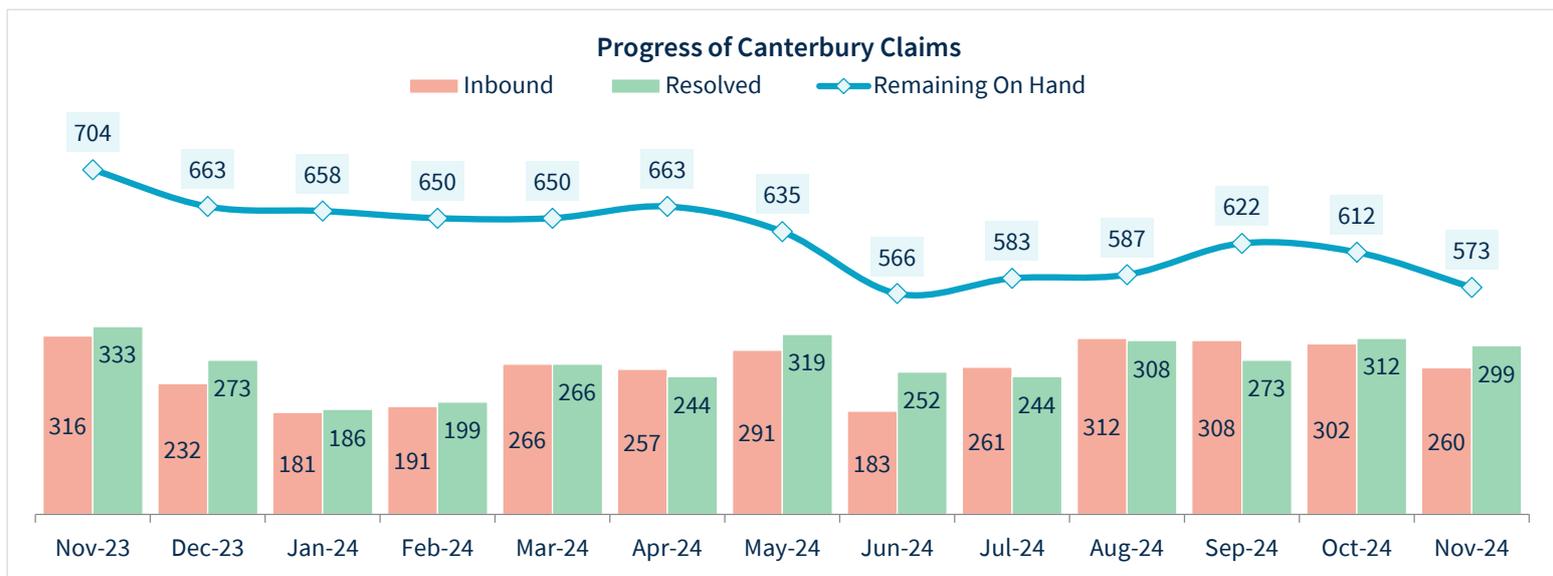
Section 3 - Recovery | Canterbury earthquake sequence claims

During November, 69% of resolved claims were settled within 3 months of reopening, while 9% were 'aged claims' (claims older than 12 months).

Sampling of the 299 claims inbound during October indicated 75% were categorised as 'simple' claims i.e., closed or forecast to close by the end of January. A further 21% are classified as 'standard' complexity (3-6 month forecast duration), and 4% classified as 'complex' (>6 month forecast duration). Closure forecast accuracy this month was 75% (cf. 72% in October).

Missed damage continued to be the top homeowner-initiated reopen category in November, accounting for 72% of reopens. Drainage/plumbing-related reasons remain the biggest driver of claims reopened for missed damage (65%).

The age profile of remaining claims reveals that 43% are <3 months old while aged claims (>12 months old) account for 15%. Settling aged claims remains an ongoing focus. Currently we have 87 aged claims (cf. 99 last month) and 128 aging claims (42 claims aged 9-12 months and 86 claims aged 6-9 months).



Open Canterbury Claims by Reopen Reason

Missed Damage, 69%

Claim has been reopened as the homeowner has concerns regarding additional damage on previously scoped or unscoped elements and requires review and assessment.

Homeowner Complaint, 4%

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

Additional Payment, 3%

Claim has been reopened to make additional payment/s to settle Natural Disaster Damage in accordance with EQC Act, and any other payments required to support resolution of the claim.

Requested information received from homeowner, 4%

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



Repair Methodology, 7%

Claim has been reopened as the homeowner has concerns regarding elements of the repair methodology* or strategy that was recommended or followed, to settle natural disaster damage in accordance with EQC Act.

* Methodology: determining a repair strategy for damage relating to Natural Disaster using appropriate qualified specialist assessments.

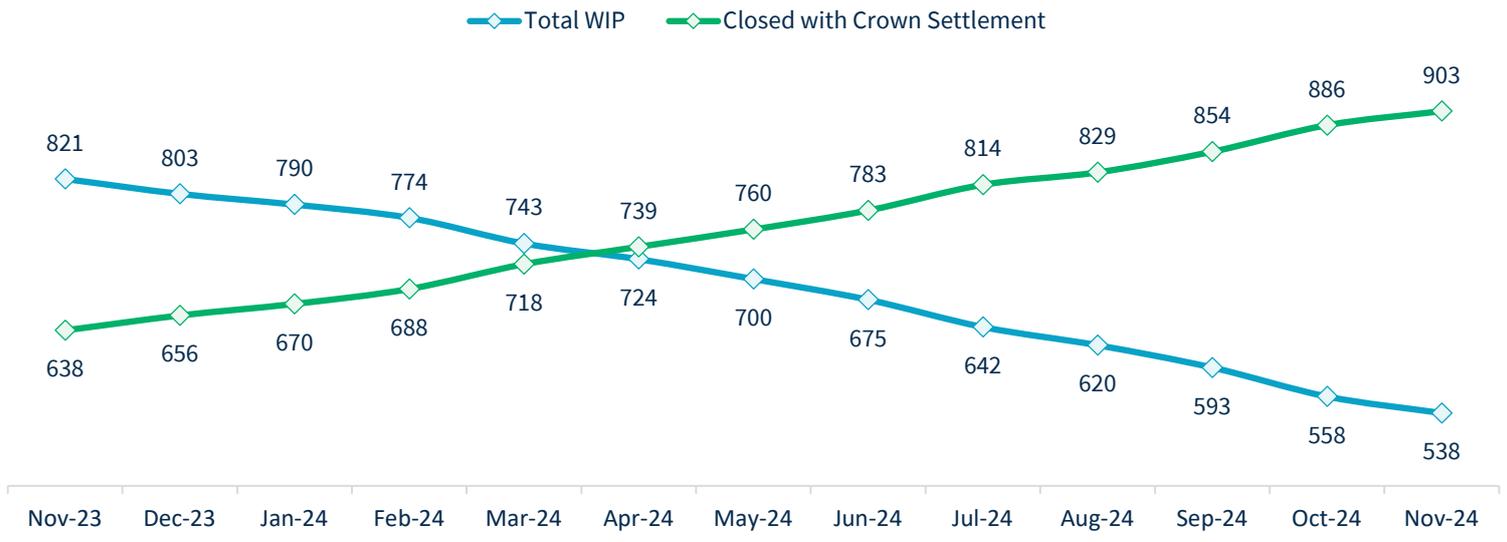
Repair Quality, 14%

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

*Note: Issues with repairs managed by the homeowner following cash settlement need to be resolved directly by the homeowner with the contractor.

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

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



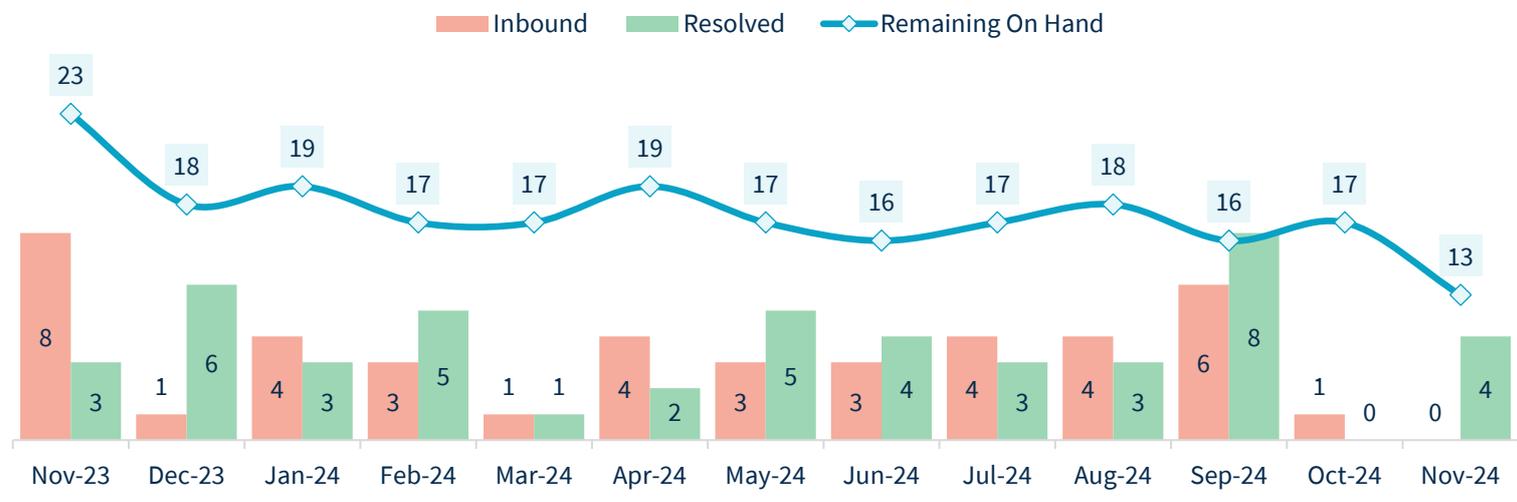
At the end of September, our On-sold WIP includes:

- **Pre-settlement** - 256 EOIs on hand that are being reviewed for eligibility or are being managed through our On-sold assessment/settlement process ('Pre-settlement'), including 44 Awaiting Agreement with Customers.
- **Post-settlement** - 282 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)

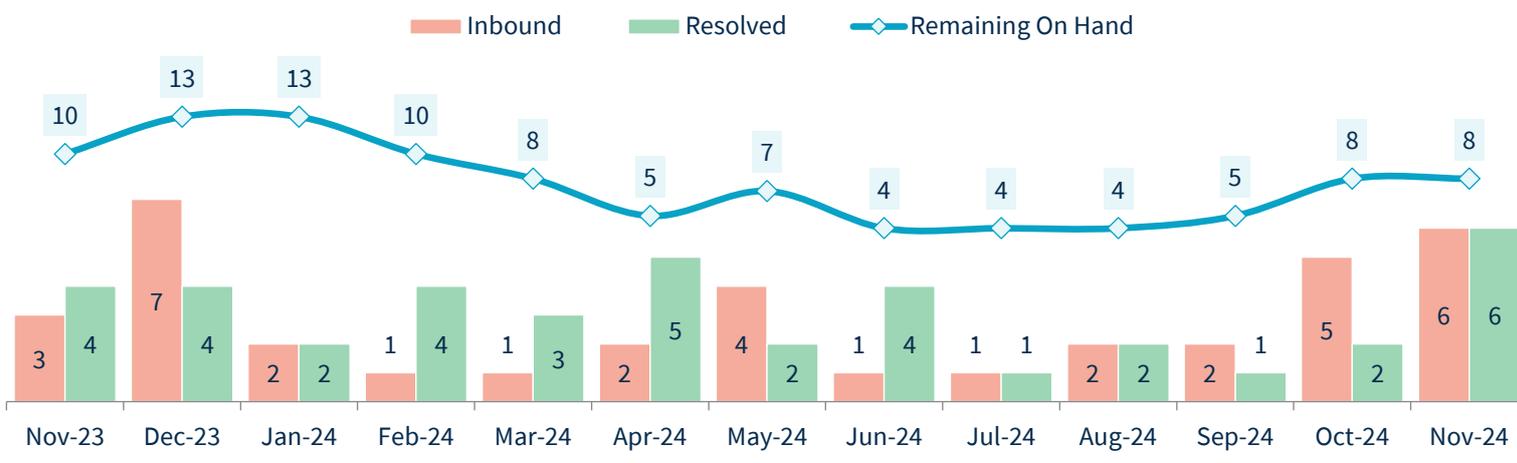
Kaikōura

Progress of Kaikōura Claims

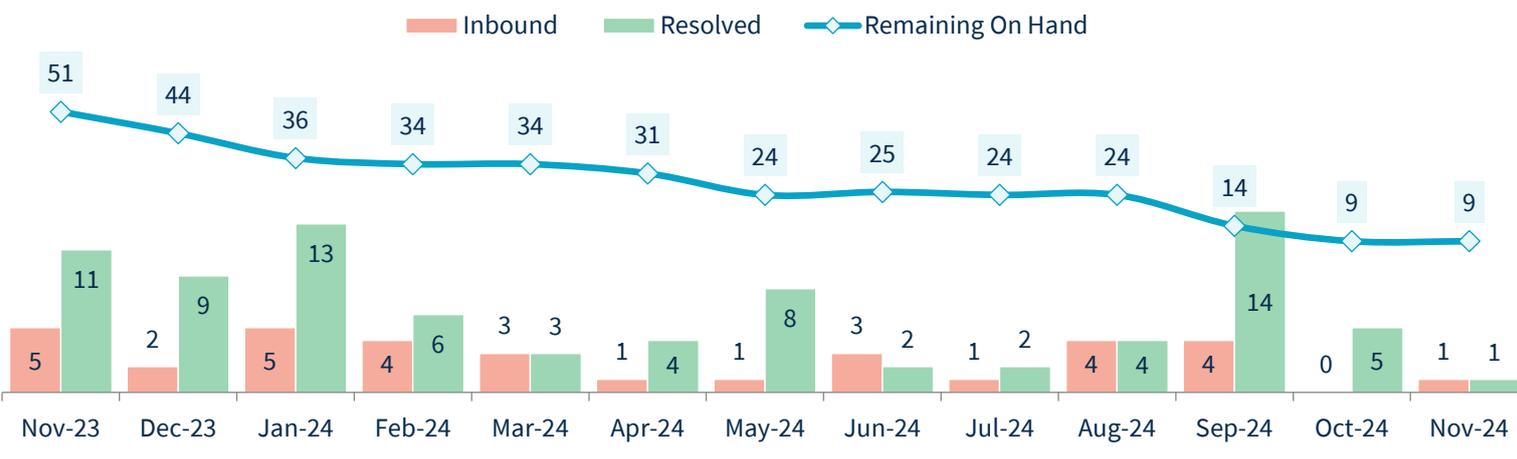


NHC Toka Tū Ake managed Earthquake and LSF Claims

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)

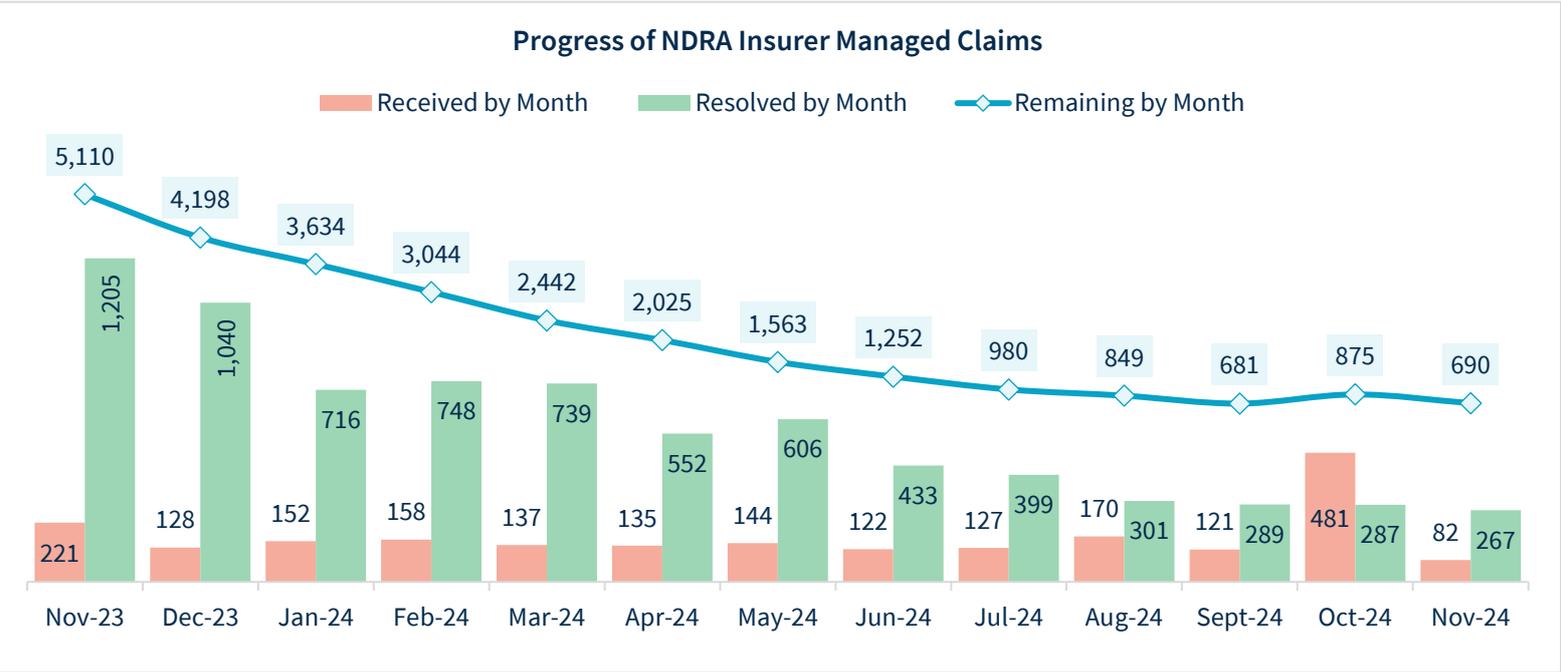
How many claims have we received since the start of the NDRA?

Since commencement of the NDRA, we've received 19,814 claims (cf. 19,652 reported last month). Just under 80% of reported claims are related to a weather event. We've received 8,633 claims to date for the Jan-Feb 2023 Upper North Island weather events, almost 98% 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 customer 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.

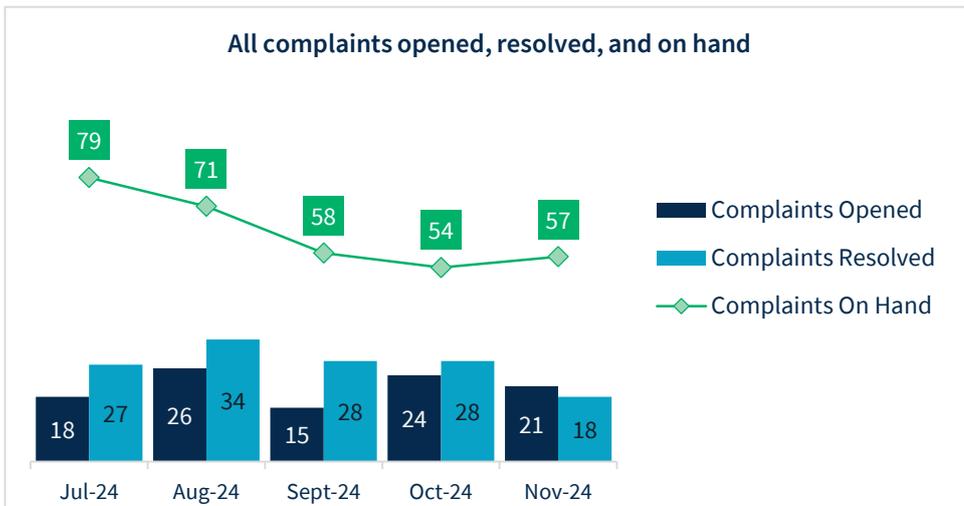
Insured persons can make a complaint when they are unhappy with:

- 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 opened, resolved, and on hand within FYTD2024-25

		CES	BAU	TOTAL	
Received	EQC Act	43	104	147	CES - claims arising from the Canterbury Earthquake Sequence 2010 -2011 BAU - all other claims excl. CES claims TOTAL - combined BAU and CES totals
	NHC Act	-	8	8	
	TOTAL	43	112	155	
Resolved	TOTAL	34	84	118	
On hand	TOTAL	9	28	37	



Explained:

Why are the numbers different in both visuals?

The table above details complaints in scope for FY2024-25 only. The chart to the left encompasses complaint activity for FY2024-25 to date, as well as complaints that were still on hand at the end of FY2023-24.

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

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

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

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

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

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

Section 4 - Resolving customer complaints (cont.)

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. 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 learned from previous natural hazard events.

All Code complaints - opened, resolved, and on hand within FY2024-25

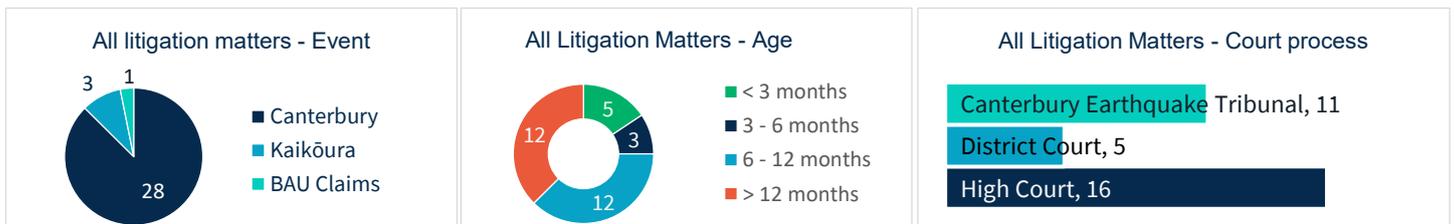
This information will be available in the NHC Toka Tū Ake Performance Dashboard - January 2025.

Claims subject to litigation matters

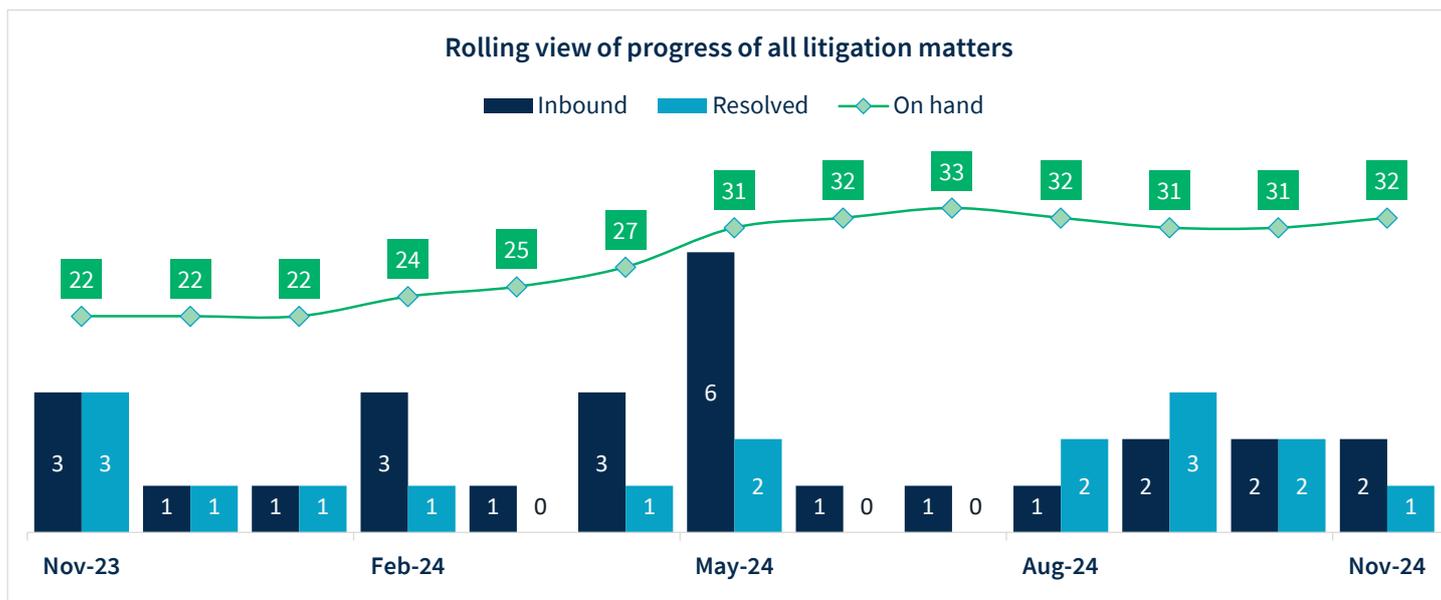
Insured persons can raise a dispute if they are in disagreement or conflict about a decision on their claim. The last part of this section looks at disputes or litigation matters as they're referred to in our reporting.

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

Overall, we currently have 32 litigation matters currently in progress. The following visuals look at these litigation matters through a number of lenses.

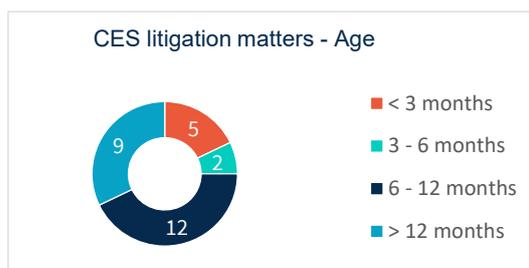
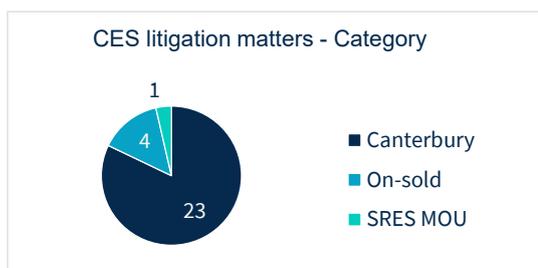


Section 4 - Resolving customer complaints (cont.)



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

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



Section 5 - Coverage and engagement through media

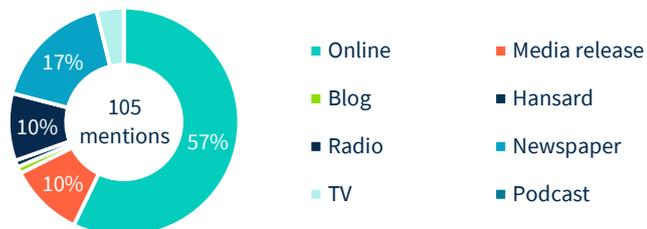
Traditional media coverage across November

November was a comparatively busier month for media coverage of NHC Toka Tū Ake with 105 mentions recorded across the month (cf. 83 last month).

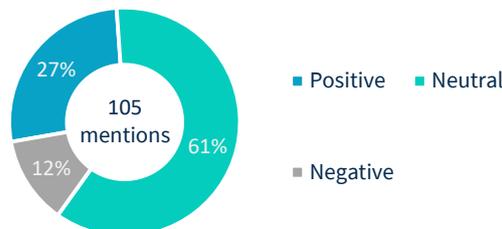
This month saw a high percentage of neutral media coverage of NHC to date, with 61% of mentions attracting neutral sentiment. The balance of sentiment across the month was positive at 27%, and 12% negative sentiment.

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

Coverage by channel across November



Sentiment of coverage across November



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.

27% of mentions in the media this month attracted positive coverage, including:

- TVNZ One News: [Scientists discover deep earthquakes under Southland](#)
- The Press: [Earthquakes discovered deep under Southland](#)
- Otago Daily Times: [Southland's hidden quake-prone crust uncovered](#)
- Insurance Business Magazine: [How is New Zealand shaping global disaster insurance strategies?](#)

61% of mentions in the media this month attracted neutral coverage, including:

- RNZ: [Napier man challenges insurer over flood hazard maps, gets premium discount](#)
- NZ Herald: [Premiums under pressure: Is this the biggest question climate change poses for our insurance?](#)

61% of mentions in the media this month attracted neutral coverage, including:

- The Press: ['Grossly unfair' - Government tightens payout criteria for on-sold quake homes](#)
- Insurance Business Magazine: [Canterbury homeowners left waiting as NHC faces scrutiny](#)
- Labour Party: [Government's disgrace for Christchurch homeowners - Duncan Webb](#)

Media releases this month

We distributed three media releases in November:

- 4 November - [World Tsunami Awareness Day reminder to get informed and prepared](#)
- 16 November - [Scientists discover deep earthquakes under Southland](#)
- 28 November - [New guidance offers big step in preventing slope slip damage](#)

And published one other website article:

- 21 November - [New Zealand the go-to for advice on risk pool schemes](#)

Media enquiries

We received five media enquiries unrelated to the above media releases this month:

- **Insurance Business Magazine** - We were approached for comment on a complaint to the Ombudsman about changes to the On-Solds programme. *We responded with information about progress and timeframes for the programme.*
- **Consumer NZ** - We were approached for an interview on the state of insurance in New Zealand. *Our Chief Research and Resilience Officer Jo Horrocks was interviewed and provided information about why insurance matters for community resilience, and why we're working to share information so people can make more informed decisions.*
- **Consejeros, Spanish insurance magazine** - We were approached for an article about New Zealand's natural hazards insurance scheme and how it evolved under the Natural Hazards Insurance Act.
- **Insurance Business Magazine** - We reached out to Insurance Business News about an article on the On-Solds Programme and Canterbury Claims. *We provided accurate information about progress on the Canterbury recovery. This information was published in a new article.*
- **NZ Herald** - We were approached by NZ Herald regarding the Helen Clark foundation Pressure on Premiums report asking if we'd considered the feasibility of what is proposed in the report. *We responded that the Government/Treasury determines the settings for New Zealand's natural hazards scheme.*

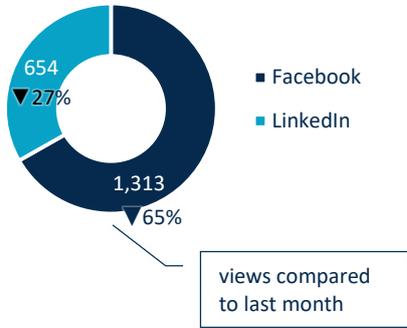
Section 5 - Coverage and engagement through media (cont.)

Our social media profiles

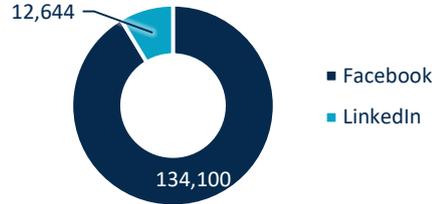
This month we've seen a decrease in numbers overall across our two social media channels. This is a result of a reduction in paid advertising this month, which typically boosts our organic metrics.

We took a slightly tongue in cheek approach with some otherwise standard messaging around earthquake preparedness and coupled it with some humorous pictures of our staff demonstrating ways to be prepared which did extremely well on both channels.

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

Followers

Across November, we had 108 new followers on LinkedIn (4 more than monthly average) and 50 new followers on Facebook (23 more than monthly average).

Profile views/reach

- We received 654 profile views on LinkedIn (134 below monthly average) and 1,313 profile views on Facebook (1287 below monthly average).
- We reached 12,644 people on LinkedIn (800 below monthly average) and 134,100 people on Facebook (145,000 below monthly average).
- We received 2,445 interactions on LinkedIn (300 above monthly average) and 1,235 interactions on Facebook (535 above monthly average)

Website engagement

With most of our active promotion winding down for the year in November, views took a slight dip compared with the last few months but remained above the 12-month average. Buying a home was the most popular content supported by social and advertising activity.

Views: 67,876 (▲3% of average)

Users: 30,000 (▼3% of average)

AVG engagement time: 44 seconds (▲5% of average)

Top pages

- 1.) Buying a home
- 2.) Homepage
- 3.) News
- 4.) About NHCover
- 5.) Contact us

Sources of traffic

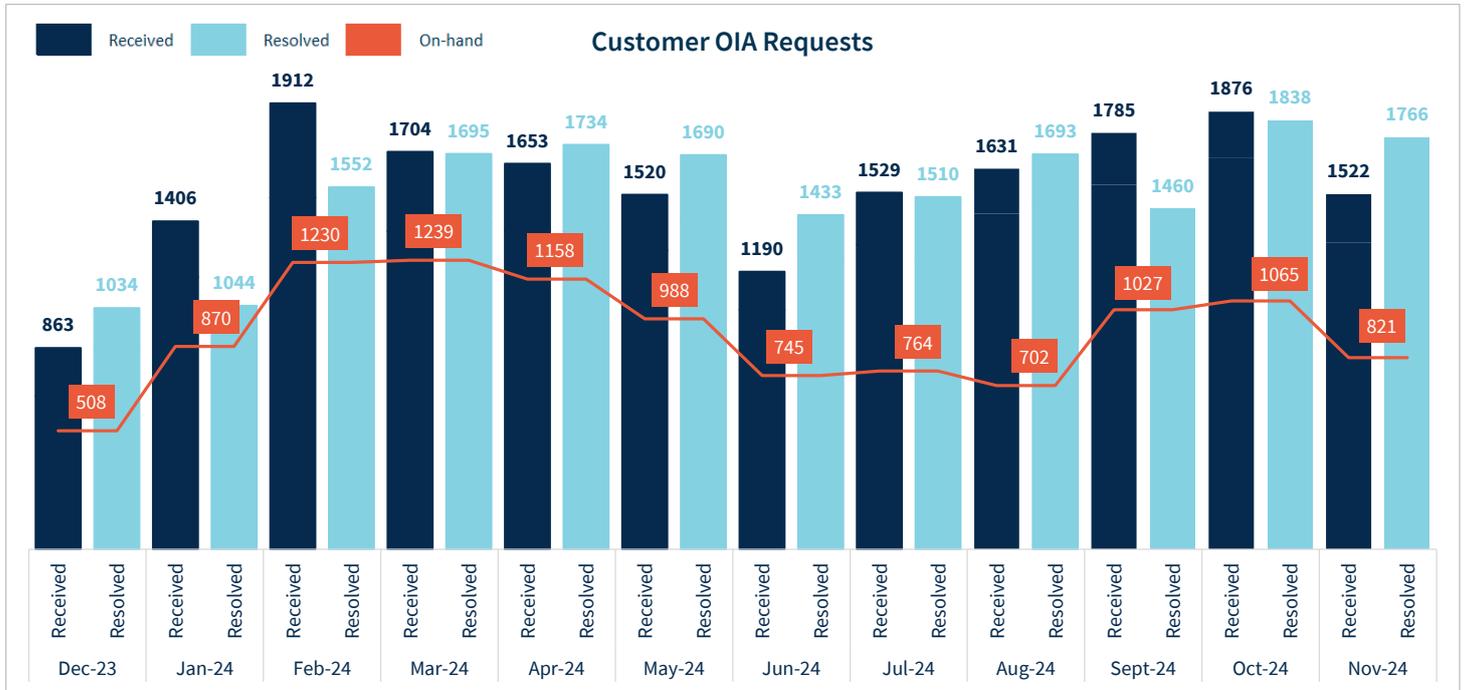
Source	Paid	Direct	Organic	Organic social
November	28%	36%	40%	7%
Average	22.5%	25.5%	18.6%	16.6%

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.

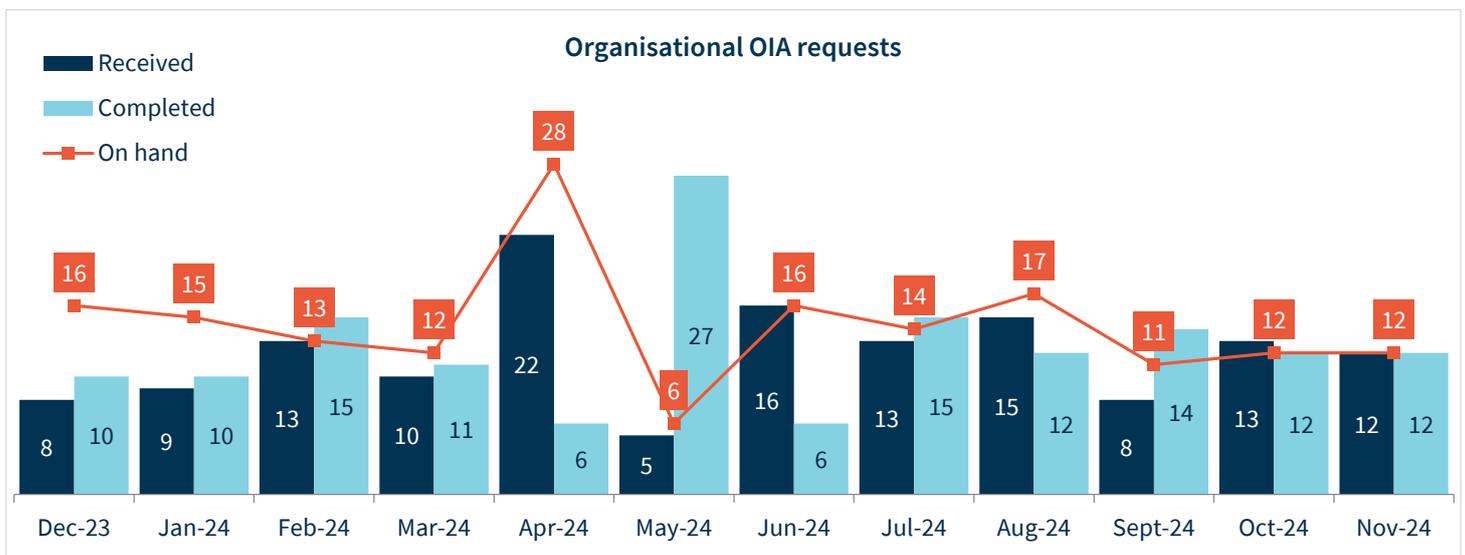
Our reporting encompasses our two information request workstreams:

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



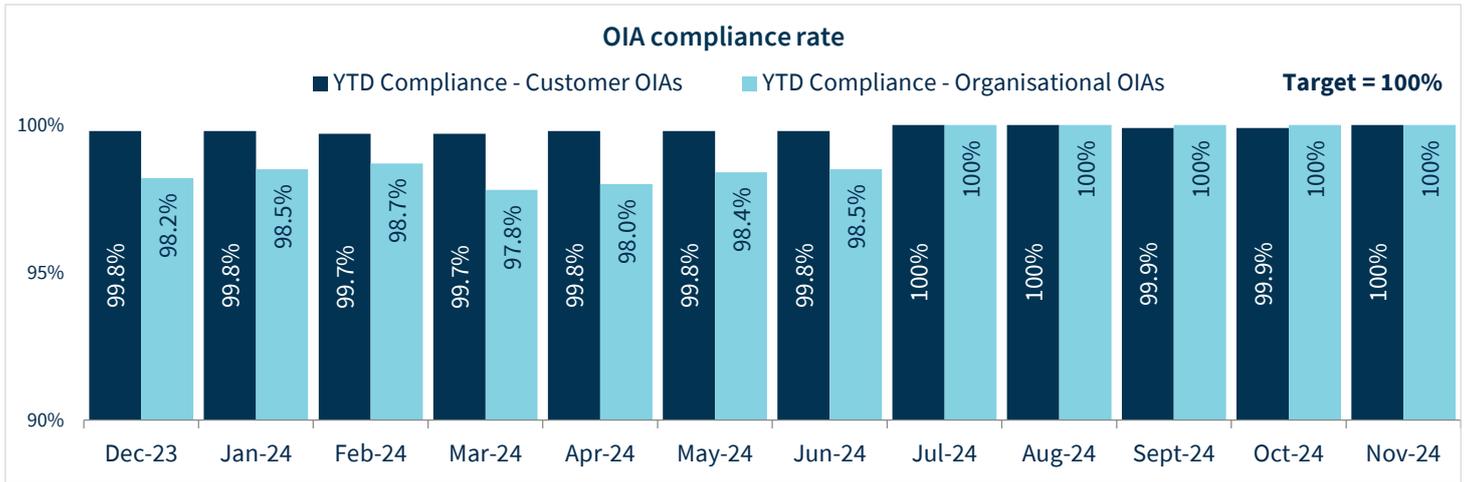
Across November, our Customer OIA and Contact Centre Teams received 1,522 new OIA requests (cf. 1,876 for Oct-24). Combined with the 1,065 requests on hand from last month and resolution of 1,766 requests this month, we have 821 requests on hand at month end.

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



Across November our Government Relations Team received 12 new organisational OIA requests (cf. 12 in Oct-24). Coupled with the 12 requests on hand from last month and 12 completed requests this month, the team has 12 requests on hand at month end.

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



Across November, our Customer OIA and Contact Centre teams achieved a compliance rate of 100% across 1,766 completed responses. Similarly, across the month, our Government Relations Team achieved a 100% compliance rate across 12 completed responses.

Ombudsman review of complaints received

Across November, we received two notices of formal investigation into an Ombudsman Act complaint from the Ombudsman. During this period, the Ombudsman delivered one formal investigation opinion that NHC Toka Tū Ake had not acted unreasonably.

Ministerial correspondence

Across November, we received three requests to draft a response for the Minister's Office.

Contact centre performance - Phone Calls

	Jul-24	Aug-24	Sept-24	Oct-24	Nov-24
Outbound - Inbound Ratio	9:91	12:88	9:91	9:91	5:95
Grade of Service	95%	100%	100%	100%	92%
Abandonment Rate	0.3%	0.3%	0.2%	0.5%	0.3%
Roll Over No Answer	6	5	3	9	6
Total Calls	1,942	1,872	1,856	2,038	1,828
Total Email and Post	3,139	3,297	3,414	3,599	3,169

Contact centre performance - Grade of Service (GoS)

GoS this month

Across November, our grade of service for emails was 100% (unchanged from last month) and for phone calls was 92% (95 last month).

Quality of the customer experience this month

The customer experience this month remains very positive at 93% (96% last month) across 452 surveyed customers (cf. 918 surveyed last month).

Received

1,743 calls via 0800 DAMAGE (cf. 1,858 last month)
 1,647 emails via info@naturalhazards.govt.nz (cf. 1,723 last month)

Explained: Grade of service

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

Explained: Customer experience rating

Customers are invited to complete a survey after every call to rate their experience on a scale of 1-7.

The descriptors used for the scale are as follows:

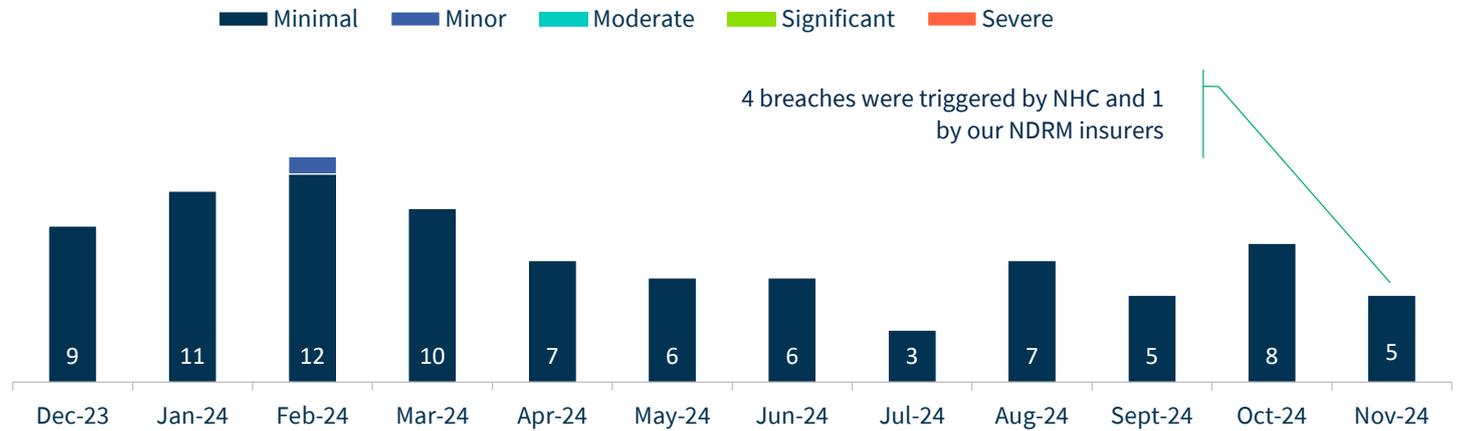
1 and 2 = negative; 3 and 4 = neutral; and 5,6,7 = positive.

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

Section 7 - Data Protection

Across November, 5 privacy breaches (cf. 8 for Oct-24) were reported by our Risk and Compliance Team. No privacy breaches reported this month met the notification threshold requiring us to report the breach to the Office of the Privacy Commissioner.

Privacy Breaches



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. Over the last 12 months, 55 breaches are attributed to NHC Toka Tū Ake, while 36 breaches are attributed to our NDRM insurers.

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.

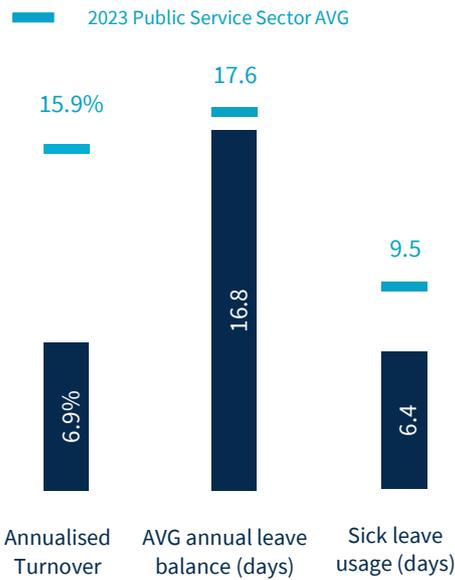
Section 8 - Our People

Across November, our permanent workforce headcount decreased by 2 to 362. In terms of full time equivalent (FTE) units, our permanent workforce headcount equates to almost 357.5 FTEs.

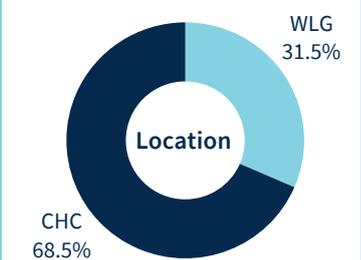
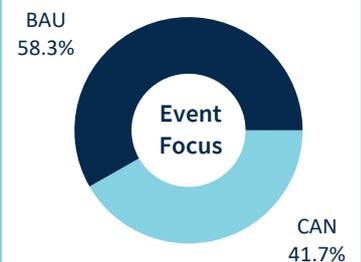
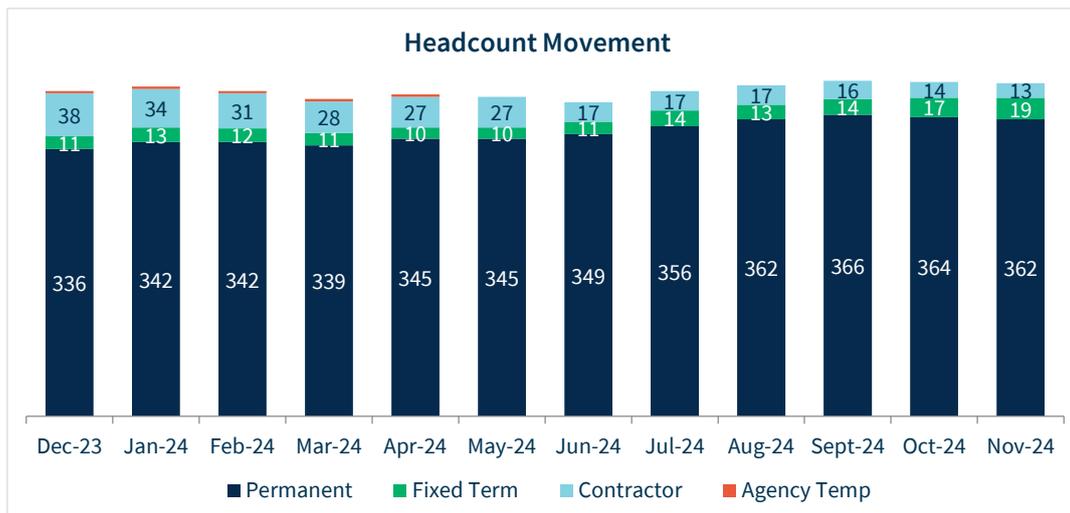
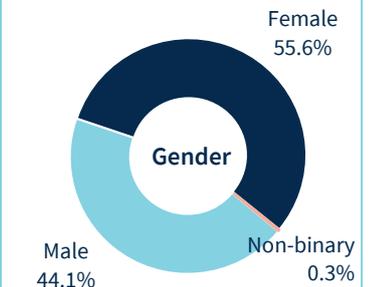
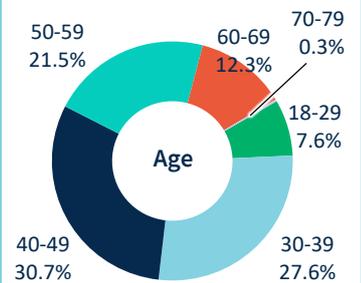
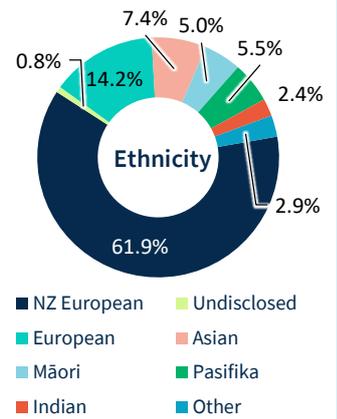
Across the month, our average annual leave balance and sick leave usage, along with our annualised turnover rate ('voluntary turnover') remain stable and continue to compare favourably to public sector averages.

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



Across the month, our average annual leave balance remained largely static at 16.8 days.

Currently, 35% of our people have an annual leave balance greater than 20 days.

To support the health and wellness of our people, we continue to implement and actively manage leave plans for our people with larger annual leave balances.