

Monthly Performance Dashboard

September 2025



**Natural Hazards
Commission**
Toka Tū Ake

Our dashboard explained

Our monthly performance dashboard ('dashboard') provides a monthly snapshot on operational performance across NHC Toka Tū Ake. This includes reporting on progress against our proposed performance targets for the year 1 July 2025 to 30 June 2026 as set out in our *Statement of Performance Expectations 2025/26*.

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 Expectations (SoPE) measures

The *Statement of Performance Expectations 2025/26* ('SoPE') is one of our formal public accountability documents. It sets out our performance targets and forecast financial information.

[Statement of Performance Expectations 2025/26](#)

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. Results for SoPE measures that are tied to an annual year-end result or a binary result will be published in our June 2026 dashboard or reported earlier when the result is confirmed.

Section 02 - Output 1 | Resilience

Resilience is output one of our SoPE. The vision for our [Resilience Strategy 2024-29](#) 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 are 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 are 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 are progressing this year's SoPE measures for this output can be found under *Section 1 - Statement of Performance Expectations (SoPE) measures - monthly monitoring* (refer to Output three - risk financing).

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 the financial impacts of natural hazard events by receiving settlements that support effective recovery from these events.

This section encompasses the two sub-output classes under Recovery, which are:

Recovery | Canterbury earthquake sequence claims

The first sub-output class reports on the progress of outstanding claims arising from the Canterbury Earthquake Sequence of 2010-11 ('Canterbury') including claims NHC Toka Tū Ake is managing on behalf of Southern Response. Reporting each month includes how many claims have been reopened; resolved; and how many remain open. We profile our remaining on hand claims by age, complexity, and reopen reason.

Within this sub-output class we report on our progress in delivering the Government's On-sold support package, which supports homeowners of on-sold over cap properties in Canterbury to access financial help to have their homes repaired.

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

The second 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 second sub-section encompasses two distinct cohorts, which are:

Claims managed by our Natural Disaster Response Model (NDRM) insurers under the Natural Disaster Response Agreement (NDRA), which came into effect on 30 June 2021. The data in this section is organised by loss event type (earthquake, landslip, flood, storm damage or other). We also profile claims received in the financial year by exposure type (land, building, building & land, not yet defined). All information presented under this cohort is at aggregate/ industry level.

Historical claims managed directly by NHC Toka Tū Ake. Here, we report on the small number of claims directly managed by NHC Toka Tū Ake i.e. historic claims that pre-date the NDRA.

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 are resolving complaints in a timely manner.

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

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

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

The Code is a requirement under the Natural Hazards Insurance (NHI) Act 2023 (NHI Act) and addresses the lessons learned from previous natural hazard events.

Section 05 - Coverage and engagement through media

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

Section 06 - Complying with the Official Information Act

This section monitors how well we're complying with meeting our responsibilities to respond to requests for information covered by the Official Information Act (OIA) 1982 and the Privacy Act 2020. Our reporting in this section includes the volume of information requests we've received; completed; and have remaining on hand at the end of the month.

Our reporting categorises information requests into two types: those in which our customers request information and/or supportive information from us on their claim (Customer OIA); and OIA requests that relate directly to NHC Toka Tū Ake and/or operational activities (Organisational OIAs). Reporting on our compliance rate for both information request types is monitored and reported here.

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

We also report here on the volume of requests received to draft a response for the Minister's Office.

Lastly, we report on the performance of our Contact Centre. Our reporting focuses on how well we're performing in servicing our two key communication channels - phone calls and email.

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 Expectations (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

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	Annual number of unique Natural Hazards Portal users, and percentage of daily active users seeking further information (via the PDF download function or Natural Hazard Portal-driven OIA requests)	80,000 users	20,703	On Track
		15% seek further information	40.2%	On Track
1.2	Number of downloads of our publicly available research and resilience documents	4,500	1,230	On Track
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	8 submissions	5	On Track
		40% of recommendations accepted or acted on	82%	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	60%	63%	On Track
1.5	Progress on delivering our loss modelling strategy via agreed roadmap milestones:			
		Milestone: Evaluate PRUE, now including earthquake fragility and vulnerability models, for applicability across different use cases and compare results with vendor models.	Achieved	On Track
		Milestone: Implement and evaluate Auckland Volcanic Field (AVF) models in PRUE.	Achieved	On Track
	Milestone: Engage with research community to ensure relevant research is identified, potential for loss modelling understood, and where appropriate planned for implementation into modelling.	Achieved		On Track

Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output 1 | Performance measures - continued

Ref	Measure	Target	YTD Result	Status Trend
1.6	A research Benefits Management Framework is finalised and implemented, enabling the ability to track the short, medium, and long-term impacts and benefits of research:			
	Impact/ benefit: Number of published research outputs resulting from research we fund, as part of achieving short-term research and innovation outcomes	60	4	On Track
	Impact/ benefit: Number of postgraduate students supported as part of medium- to long-term capability building in natural hazards expertise	55	0	N/A
	Impact/ benefit: Number of activities supporting the coordination of research and the research community, e.g. conferences and workshops, as part of knowledge transfer and coordination	10	2	On Track
	Impact/ benefit: Number of research and resilience stories published externally, as part of achieving short-term dissemination and knowledge transfer to specialists and the public	60	23	On Track

Output two: readiness

2. Ensuring capacity and readiness for an event

This strategic priority focuses on continuously enhancing our readiness for natural hazard events, both weather and non-weather related.

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	Cumulative actions implemented from the North Island Weather Events Implementation Plan at the end of the financial year. There are 26 actions in total.	20 of 26 actions	8	On Track
Notes				
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%	We are comfortable that insurers have surge plans in place, however work continues to further analyse these plans for effectiveness.	On Track
2.3	NHC Toka Tū Ake tests the NDRM's preparedness for significant natural hazard events with natural hazard simulations	1 simulation	Preparation is underway to undertake a simulation in Q4.	On Track

Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output 2 | Performance measures - continued

Ref	Measure	Target	YTD Result	Status Trend
2.4	New Zealanders have increasing trust and confidence in NHC Toka Tū Ake	PSR Index ≥60	This annual measure is based on the annual Public Sector Reputation (PSR) Index Report. We will report our PSR Index score in our Jun-26 report.	

Output three: risk financing

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

The strategic priority for **risk financing** is to manage the fiscal risks of providing natural hazards insurance cover.

The risk financing output class supports our core legislative functions to contribute to managing 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 2026/27 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 2026		On Track
3.1.2	An annual review of the risk financing strategy is completed	Achieved		On Track

3.2. Managing the Natural Hazard Fund (NHF)

Output 3.2 | Performance measures

Ref	Measure	Target	YTD Result	Status Trend
3.2.1	The percentage of levies collected compared to the annual budget	100%	100.2%	To date: FY2024-25 budget \$229.2m, levies collected \$229.6m (NHF Balance: \$586.8m) ↑ 0.3% on Aug-25 EOM
3.2.2	The Natural Hazard Fund is managed according to parameters outlined in the Statement of Investment Policies and Objectives	Achieved	Not yet reportable	N/A

Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output four: recovery

Our **recovery** objective is to have an accessible, cost-effective way to help homeowners manage the financial impact of natural hazard events through the insurance claims process.

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 focuses on the settlement of claims relating to 2010-2011 Canterbury earthquake sequence claims, while Output 4.2 focuses on the settlement of other natural hazard event claims.

Measures 4.1.3 and 4.1.4 have been amended to reflect the impact of timeframes introduced by the November 2024 policy changes to the Canterbury On-sold programme, and now better reflect our progress on completing the programme.

The measure relating to settling Southern Response claims has been updated to clarify that this measure focuses on settling claims within 12 months of the claims being confirmed as over cap.

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	85.9%		↑ 1.2% on Aug-25 EOM
		90% within 12 months	95.6%		↑ 0.9% on Aug-25 EOM
		98% within 18 months	98.0%		↑ 0.4% on Aug-25 EOM
		99% within 24 months	99.2%		↑ 0.4% on Aug-25 EOM

Notes

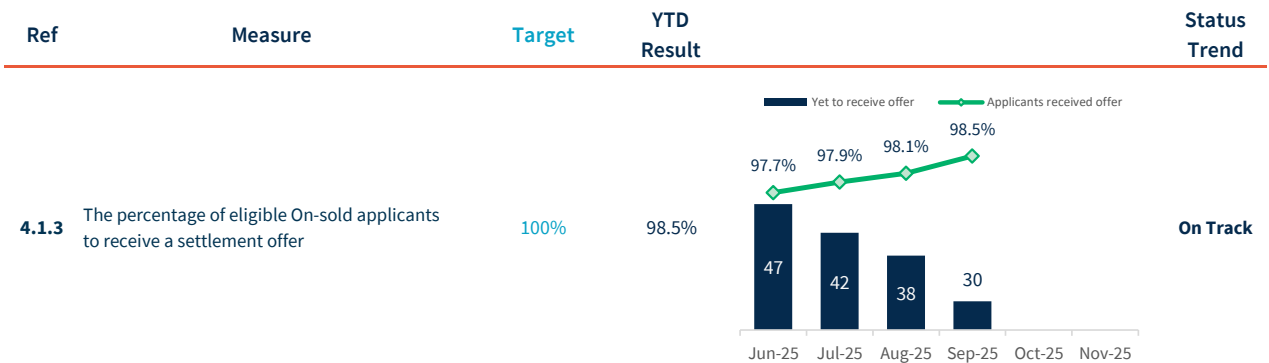
The results seen in the above chart are cumulative. As at September EOM, there were 505 claims settled YTD in scope for this measure (i.e., n = 505). Four claims have required more than 24 months to be settled.

4.1.2	The On-sold ex gratia package is administered in accordance with the On-sold Canterbury Properties Services Agreement	Achieved	100%		
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 Expectations measures - monthly monitoring

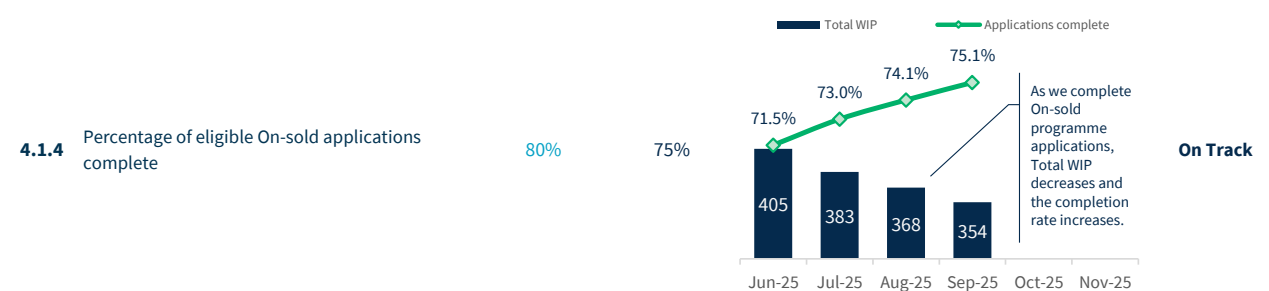
Output four: recovery (cont.)

Output 4.1 | Performance measures | Timeliness



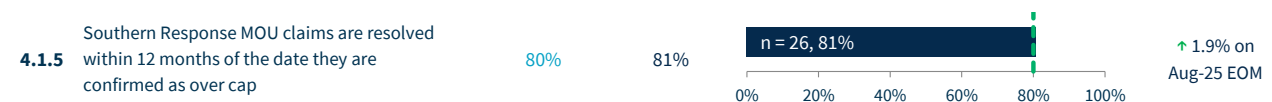
Notes

As at FY2024/25 close, 97.7% of eligible On-sold programme applicants had received a settlement offer. As at September 2025 EOM, this has risen to 98.5%, with only 30 applicants yet to receive an offer.

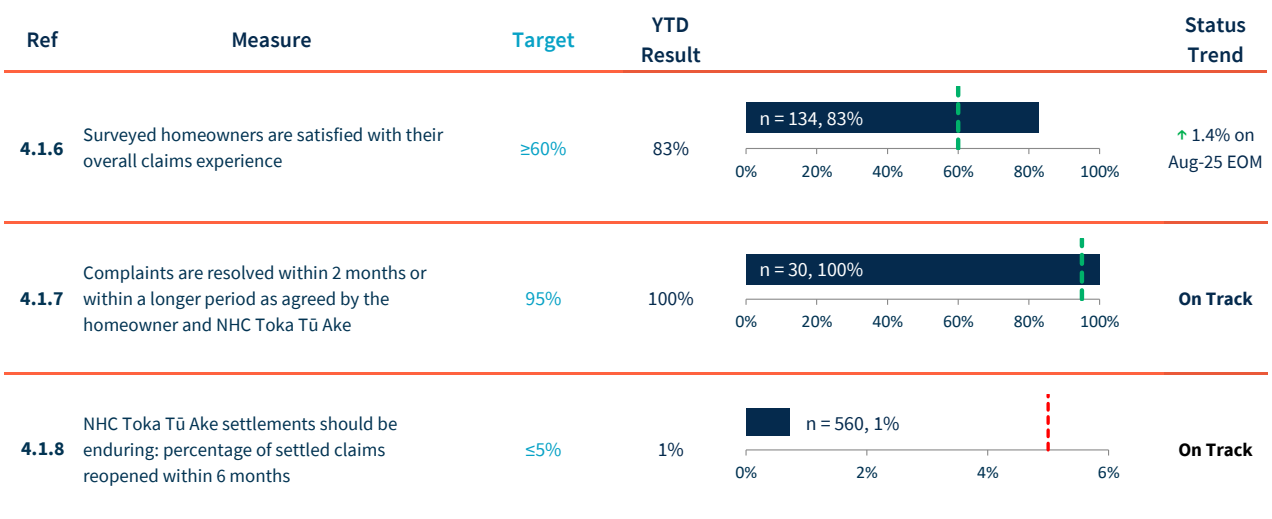


Notes

As at FY2024/25 close, 71.5% of eligible On-sold programme applications had been completed, with homeowners back in a repaired home. As at September 2025 EOM, this has risen to 75.1%, with 354 applications remaining in progress.



Output 4.1 | Performance measures | Homeowner focus



Section 1 - Statement of Performance Expectations measures - monthly monitoring

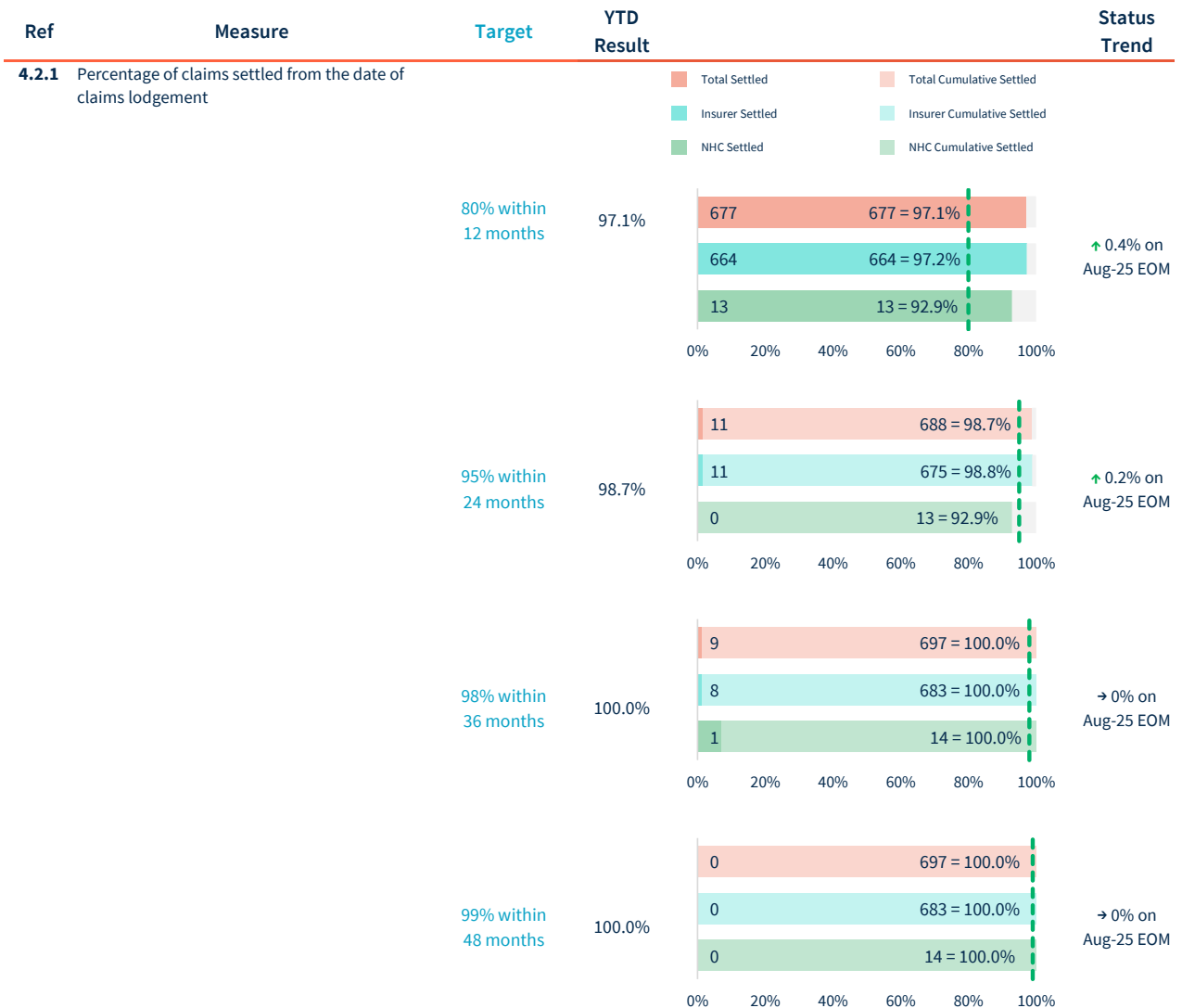
Output four: recovery (cont.)

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.

Individual measures relating to settling claims from the 2023 North Island Weather Events have been removed as over 99% of the claims have now been settled. Resolving remaining claims will be measured as part of 4.2.

Output 4.2 | Performance measures | Timeliness



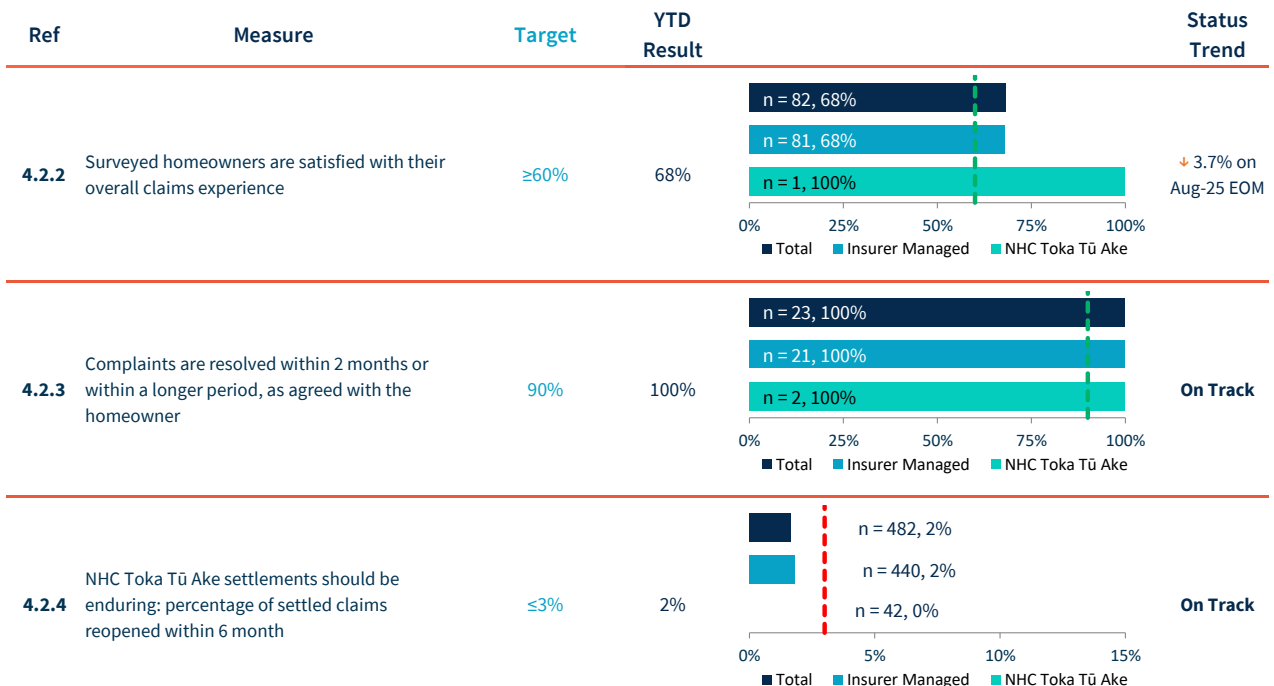
Notes

- The results seen in the above charts are cumulative, e.g., Total settled within 24 months is 677 (97.1% within 12 mths) + 11 (1.6% within 13-24 mths) = 688 (98.7%).
- As at September 2025 EOM, there were a total of 697 settled claims in scope for this measure (n = 697). All claims were resolved within 36 months.

Section 1 - Statement of Performance Expectations measures - monthly monitoring

Output four: recovery (cont.)

Output 4.2 | Performance measures | Homeowner focus



Output 4.2 | Performance measures | Quantity



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 Kaikōura and includes some allowance for annual fixed fees.
- The methodology used to calculate this measure was originally approved by the Board on 12 May 2021, and recalibrated again following approval by the Board in February 2025.

Section 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 30 September 2025)

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

- Research
- Loss modelling

Research

Four research projects have been completed this quarter:

The **National Liquefaction Model** is the first effort to model liquefaction in a consistent way across the country.

Development of post-landslide technical guidance sets out good practice for structural engineers to use in assessing structural damage to a dwelling post-landslide.

Low Damage Seismic Design Volume 2 Phase A and Volume 3, a partnership between NHC, MBIE, Resilient Organisations and the Structural Engineering Society, provides technical information which can be used by building designers to deliver seismically resilient and hence more sustainable buildings.

National Tsunami Model Stage 1 and Stage 1a completed by ESNZ provided a framework for developing a consistent national inundation and risk model for tsunami and delivered results for Wellington.

This quarter, we sponsored:

- Association of Climate Adaptation Professionals (ACAN) Annual Hui - Wellington
- QuakeCoRE annual conference in Ōtautahi Christchurch

Loss Modelling

- We received the reporting for, and began testing, new Auckland Volcanic Field scenario models.
- An updated PRUE shaking loss model was delivered, and we held a Technical Advisory Group session and commissioned independent reviews to assess the work.
- A review of the partnership with Earth Science New Zealand was initiated.



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

Section 2 - Resilience (cont.)



Quarterly update (quarter ending 30 September 2025)

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

- Research
- Loss modelling

Enabling, influencing and advocating for natural hazards resilience

Risk Reduction

- Completed the exploratory phase of the National Building Spine, which demonstrated proof of value, and which aspects are suitable to scale nationally.
- Commenced tri-partnership meetings with ICNZ and NEMA as part of the Natural Hazards Resilience Partnership (NHRP) agreement.
- The BRIDGE (Building Resilience in Design Guidance) partnership (NHC Toka Tū Ake, MBIE, NZTA) was signed by Chief Executives and is now in operation.
- Supported the Joint Committee on the Earthquake Prone Building System Review, the preliminary results of which were announced in September.
- Ongoing participation in the MfE-led Natural Hazard & Climate Data System Improvement Programme work (part of the Climate Adaptation Framework work programme).
- Undertook a review and update of NHC Toka Tū Ake Risk Tolerance Methodology guideline.
- Started the Risk Tolerance Working Group, Chaired by NHC Toka Tū Ake and Res Orgs. The group meets monthly to explore ways to increase the update of risk tolerance at the national, regional and local level. The group has a number of public and private sector SME's as well as CRI members.

Public Education

- The Public Education Strategy 2024-29 was published to the NHC Toka Tū Ake website.
- A mini-campaign focused on raising awareness of hazardous chimney types, with the aim of inspiring risk reduction, began roll out. Social media has been a key channel and the 'Guess the weight of the chimney' competition has been the most viewed content ever on our Facebook channel.
- In partnership with our Comms and Engagement team, we have led the roll-out of a message testing campaign focused on NHCover. Work is well progressed on Phase 3 of the Know Your Cover work.
- We are working closely with the Comms and Engagement team on a complete rewrite of our Be Prepared website content.
- Updated the National Reference Group on recent projects and committed to sharing campaign concepts that are in-development.
- More than 2,000 people attended the free weekend at Christchurch's Quake City.



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



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

Public education survey results FY24-25	Q1	Q2	Q3	Q4	FY25-26
Percentage of homeowners surveyed who say they have taken action across six key preparedness actions promoted by Toka Tū Ake EQC (target >57%)	63%				

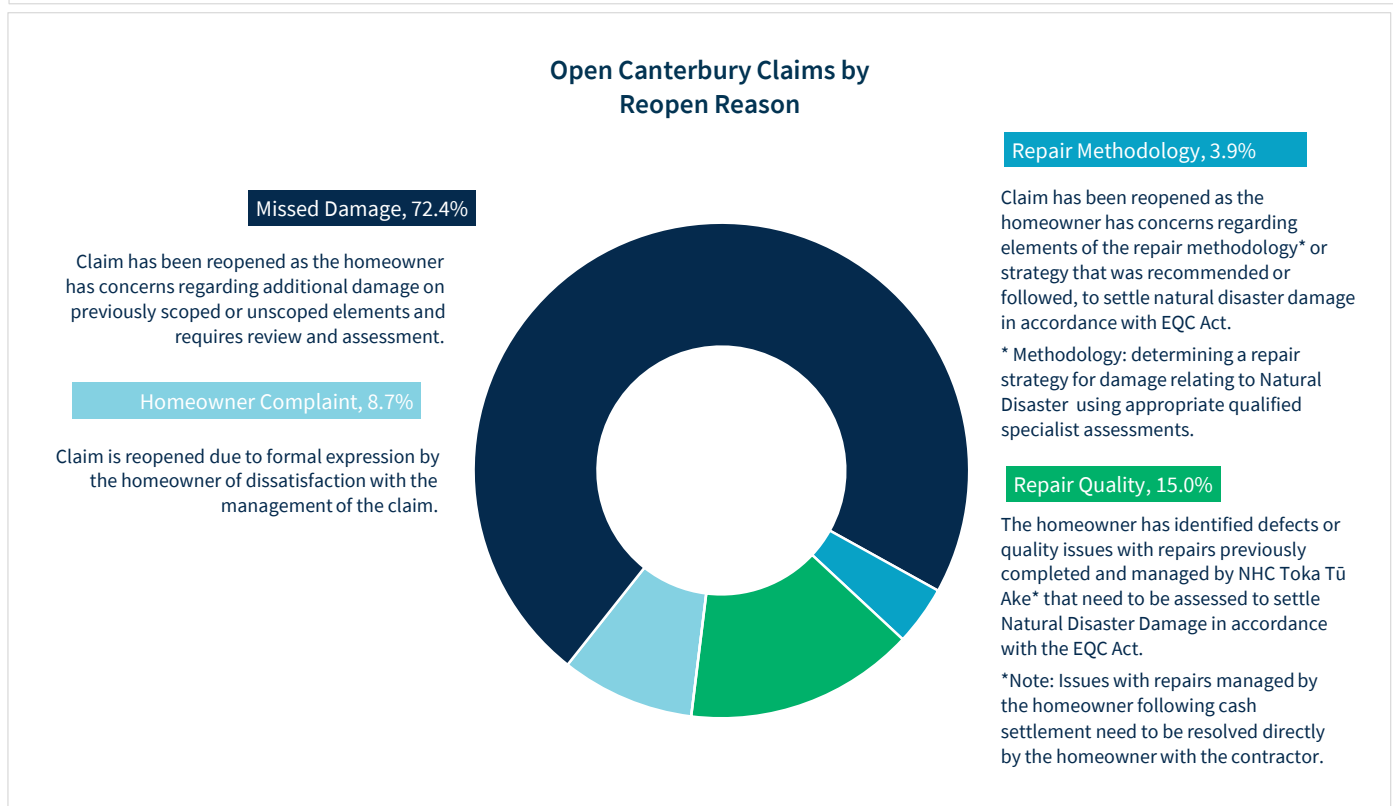
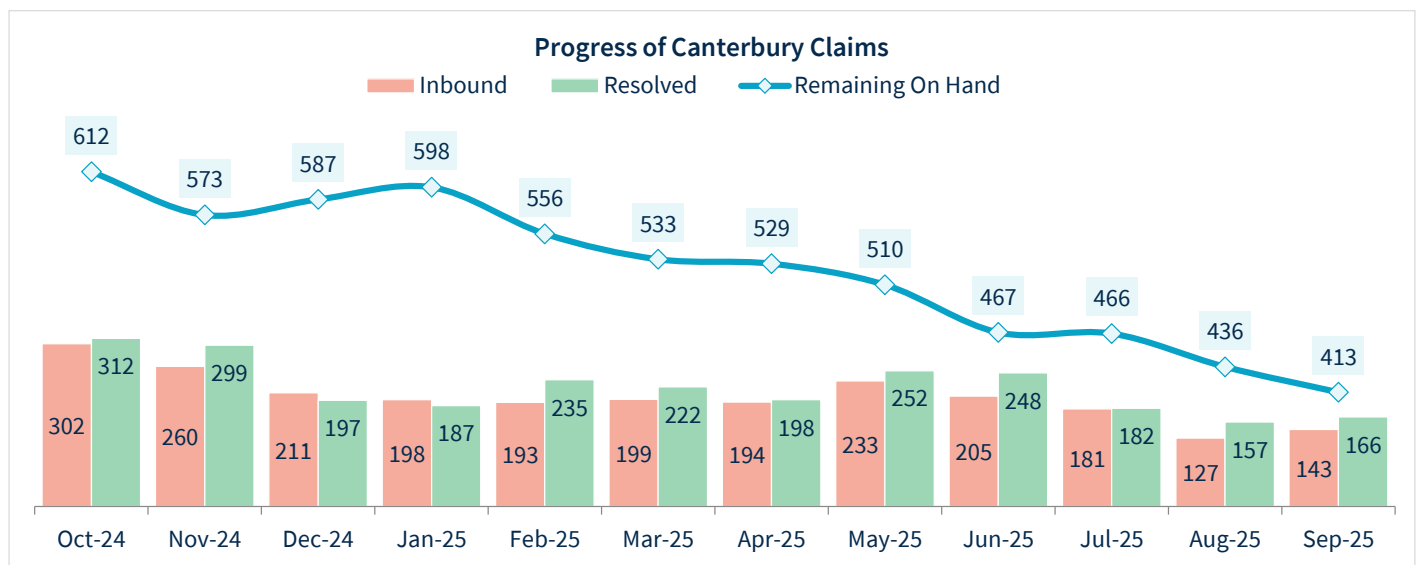
Section 3 - Recovery | Canterbury earthquake sequence claims

Of the claims resolved during September, 70% had been reopened within the past 3 months, while 3% were aged over 12 months since their last reopen instance.

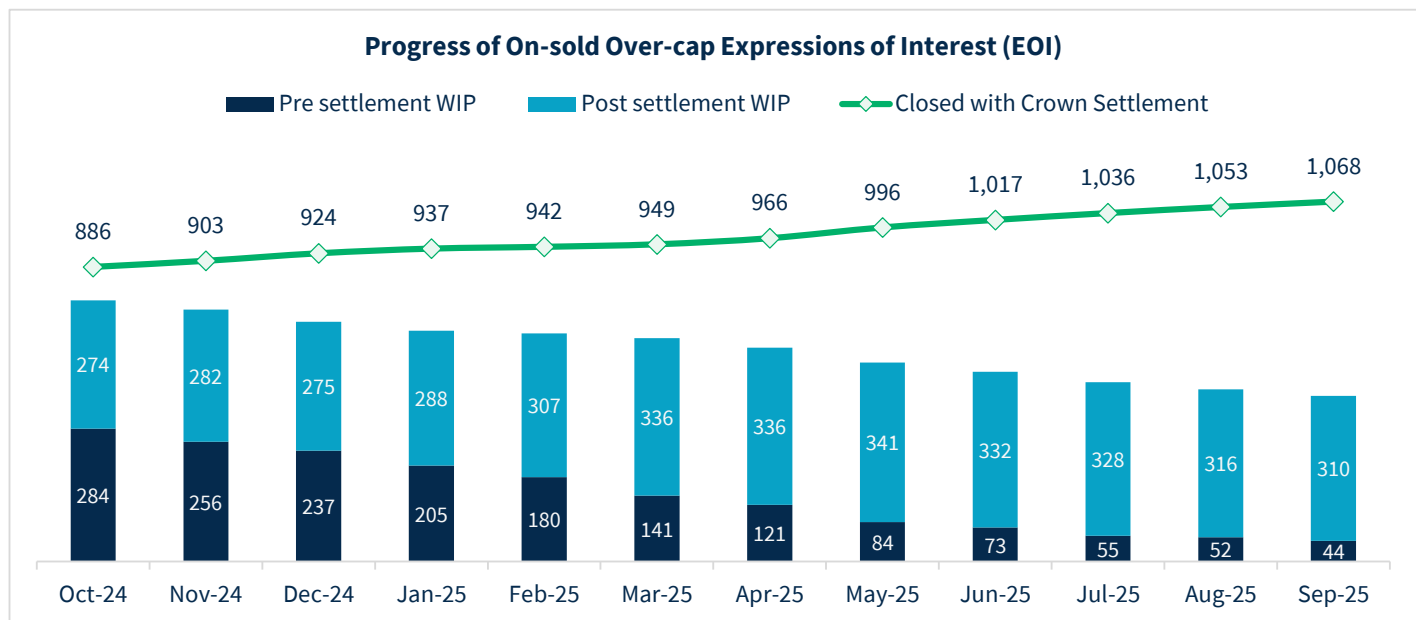
Sampling of inbound claims during September indicated 65% were categorised as 'simple' claims i.e., closed or forecasted to close by the end of November. A further 23% were classified as 'standard' complexity (3-6 month forecast duration). Due to the inflow of litigation proceedings this month, claims classified as 'complex' (>6 month forecast duration) increased to 12%. Closure forecast accuracy increased this month, to 68% (cf. 59% in August).

Missed damage continued to be the top reopen category in September, accounting for 64% of reopened claims. Drainage, plumbing and structural dwelling concerns were the primary drivers of homeowner queries (54%).

At the end of September 2025, the age profile of remaining claims reveals that 32% are <3 months old, while aged claims (>12 months old) account for 22%. Settling aged claims remains an ongoing focus. Currently we have 91 aged claims (cf. 83 last month) and 101 aging claims (35 claims aged 9-12 months and 66 claims aged 6-9 months).



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



At the end of September 2025, our On-sold WIP includes:

- **Pre-settlement** - 44 EOIs on hand that are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 14 Awaiting Agreement with Customers.
- **Post-settlement** - 310 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)

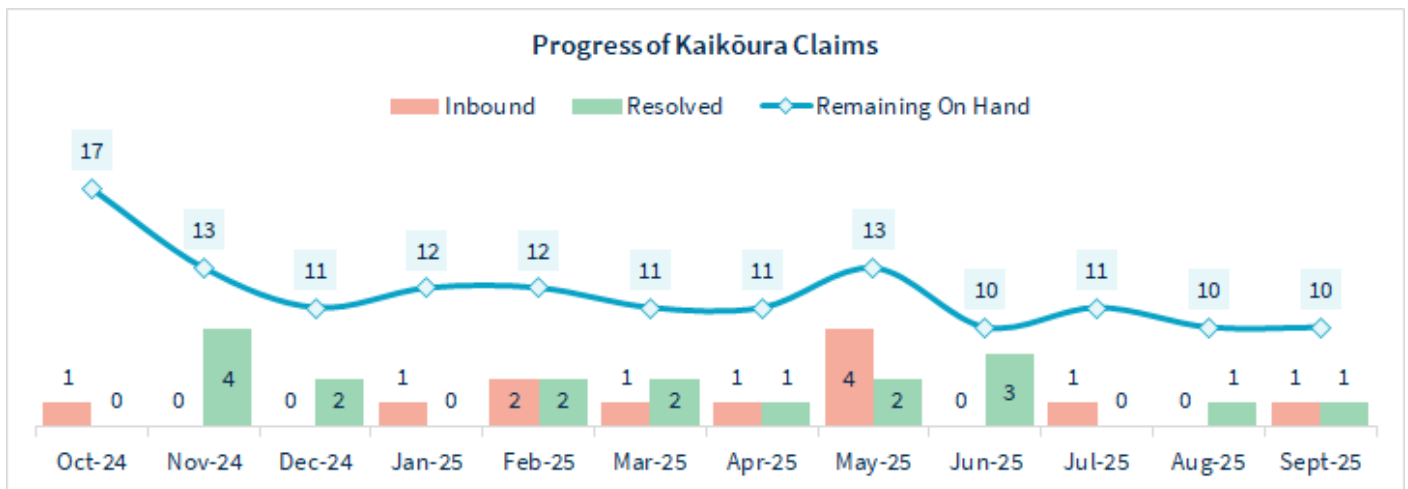
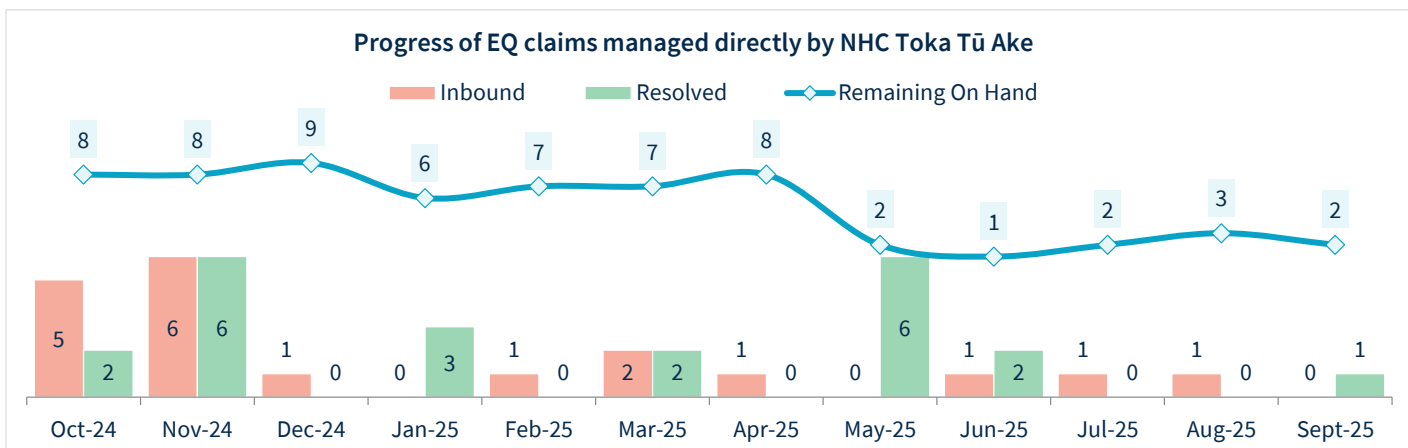
Introduction

This subsection reports on the progress of outstanding claims not related to the 2010-11 Canterbury earthquake sequence. We report on two distinct groups within this subsection based on who manages the claim i.e.:

- The small number of claims that are directly managed by NHC Toka Tū Ake i.e., historic claims that pre-date the Natural Disaster Response Agreement (NDRA); and
- The vast majority of claims managed by our NDRM insurers under the NDRA.

Historical claims managed directly by NHC Toka Tū Ake

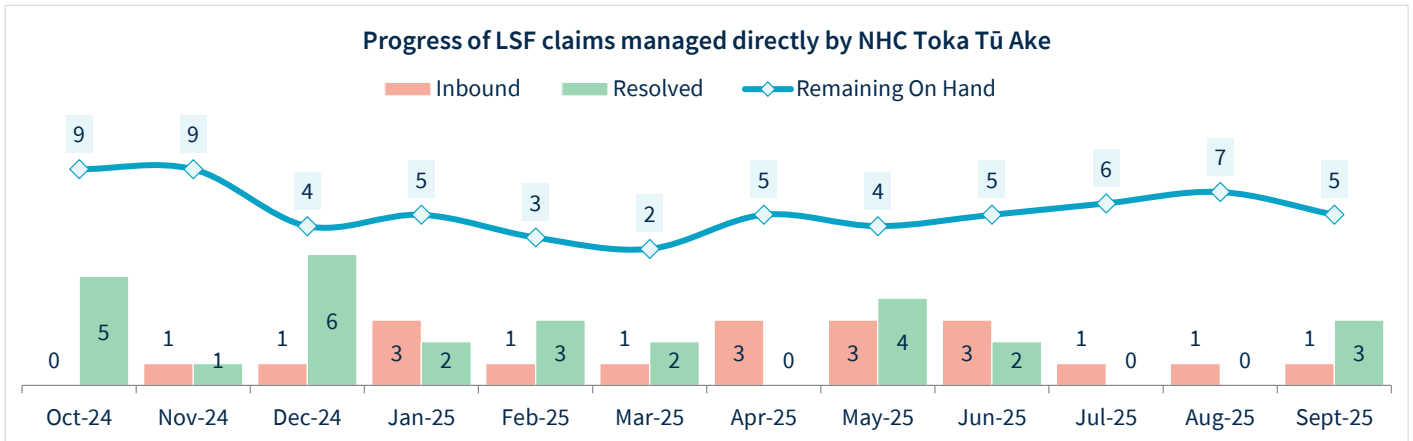
The first part of this subsection looks at the progression of the small number of claims directly managed by NHC Toka Tū Ake i.e., historic claims that pre-date the NDRA.

Kaikōura**NHC Toka Tū Ake managed Earthquake and LSF (Landslide/Storm/Flood) Claims**

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

Historical claims managed directly by NHC Toka Tū Ake (cont.)

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

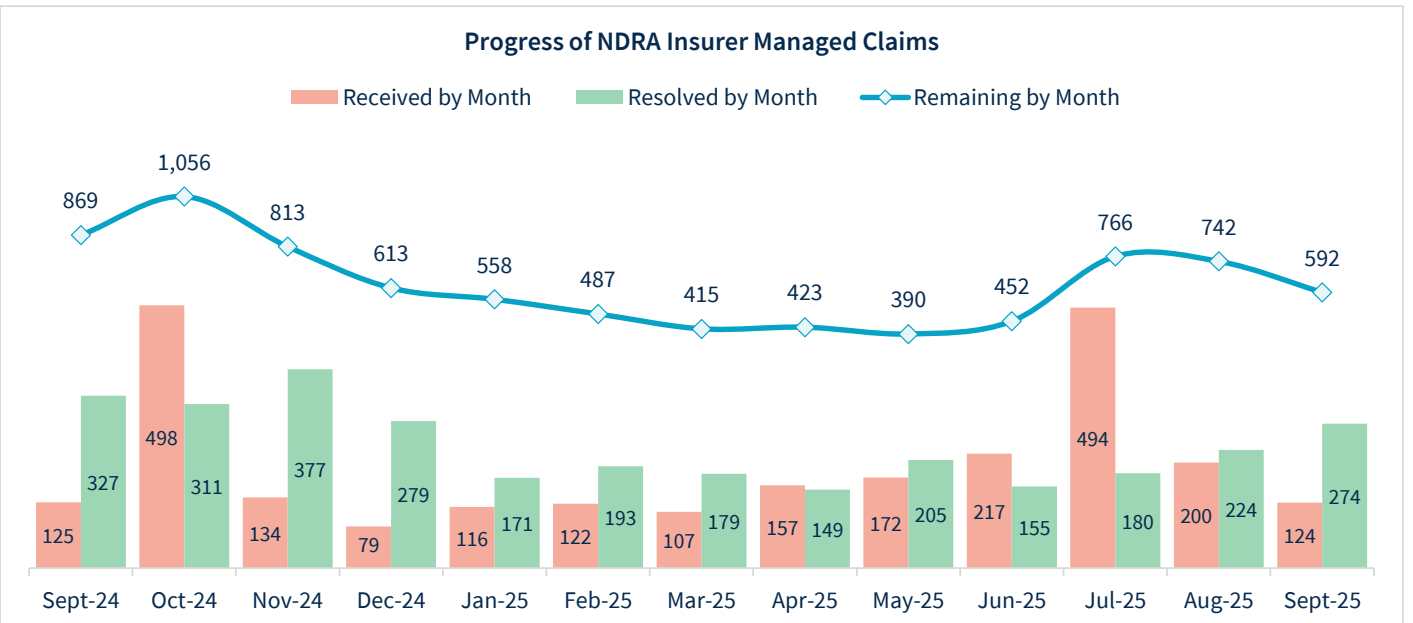


Claims managed by our NDRM insurers under the NDRA

The second part of this subsection looks at the claims managed by our NDRM insurers under the NDRA.

Since commencement of the NDRA, we've received 21,687 claims (cf. 21,543 reported last month). Just under 78% of reported claims are related to a weather event.

From a loss event perspective, a significant proportion of claims received to date relate to the Jan-Feb 2023 Upper North Island weather events. Of the 8,699 claims attributable to those weather events, over 99% are resolved.

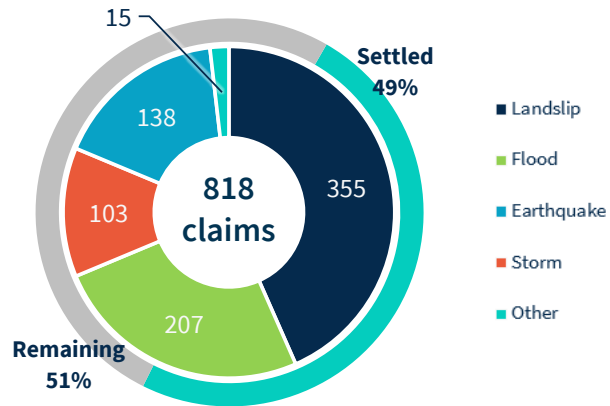


The visual above provides a 13 month rolling view of progress that our NDRM insurers have made on settling claims under the NDRA.

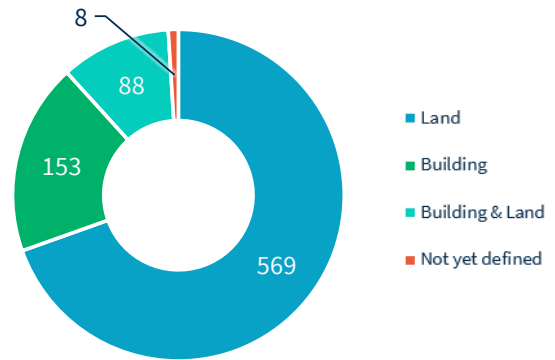
Section 3 - Recovery | Claims relating to natural hazard events (excl. Canterbury) cont.

Claims managed by our NDRM insurers under the NDRA (cont.)

All claims received by our NDRM insurers
FY2025-26 year-to-date by loss cause



All claims received by our NDRM insurers
FY2025-26 year-to-date by exposure type



Section 4 - Resolving alternative homeowner pathways

Complaints

In this section we monitor the resolution of complaints made against NHC Toka Tū Ake and its NDRM insurers. Specifically we report on whether we're resolving complaints in a timely manner.

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

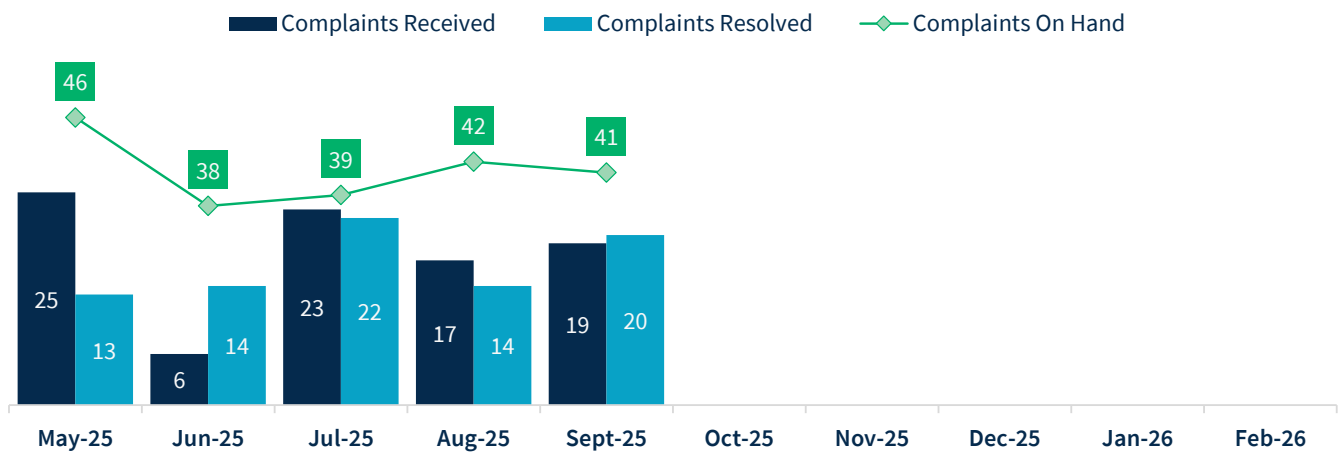
- the outcome of their claim
- the way they have been treated, for example if they feel the [Code of Insured Persons' Rights](#) has been breached
- the way their claim has been managed.

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

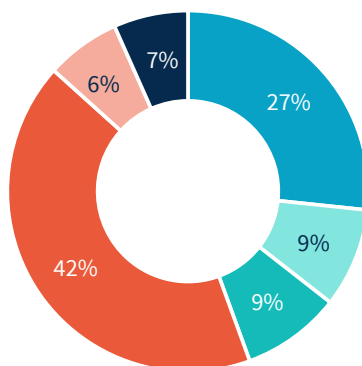
All complaints received, resolved, and on hand FY2025-26 year-to-date

		pre FY2025-26	FY2025-26		
		On hand Jun-25 EOM	CES	BAU	TOTAL
On hand Jun-25 EOM & Received during FY2025-26	EQC Act	29	43	29	101
	NHI Act	1	-	18	19
	TOTAL	30	43	47	120
Resolved	TOTAL	14	38	27	79
On hand	TOTAL	16	5	20	41

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



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



- Assessment outcome (repair strategy or costs)
- Basis of land settlement (valuation/remediation)
- Communication
- Damage not covered by Act
- Schedule 3 declinature under EQC Act
- Timeframes

FY2025-26 year-to-date

Why do some of our previously published complaint figures change?

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

Section 4 - Resolving alternative homeowner pathways (cont.)

Code of Insured Persons' Rights

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

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

		CES	BAU	TOTAL
Received	EQC Act	9	0	9
	NHI Act	-	1	1
	TOTAL	9	1	10
Resolved	TOTAL	9	0	9
On hand	TOTAL	0	1	1

Code of Insured Persons' Rights reported



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
Received	EQC Act	-	-	-
	NHC Act	-	-	-
	TOTAL	-	-	-
Resolved	TOTAL	-	-	-
On hand	TOTAL	-	-	-

		Challenge Upheld	Challenge Not Upheld
Review Decisions	NHC Toka Tū Ake	-	-
	NDRM Insurers	-	-

Section 4 - Resolving alternative homeowner pathways (cont.)

Fair Way Dispute Resolution

Insured persons can enter an independent dispute resolution process with Fair Way in respect of referable decisions. The below tables summarise progress of insured persons who have opted for this independent dispute resolution process during FY2025-26.

	EQC Act	NHI Act	TOTAL
Referred Decisions	3	2	5
Reviewed	1	-	1
On hand	2	2	4

Decisions Reviewed with Mediation	Withdrawn		Agreement Outcome Changed		Agreement Outcome Not Changed	
	EQC Act	NHI Act	EQC Act	NHI Act	EQC Act	NHI Act
NHC	-	-	-	-	-	-
Insurers	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-

Decisions Reviewed with Adjudication	Withdrawn		Upheld		Partially Upheld		Not Upheld	
	EQC Act	NHI Act	EQC Act	NHI Act	EQC Act	NHI Act	EQC Act	NHI Act
NHC	-	-	-	-	-	-	-	-
Insurers	-	-	-	-	-	-	1	-
TOTAL	-	-	-	-	-	-	1	-

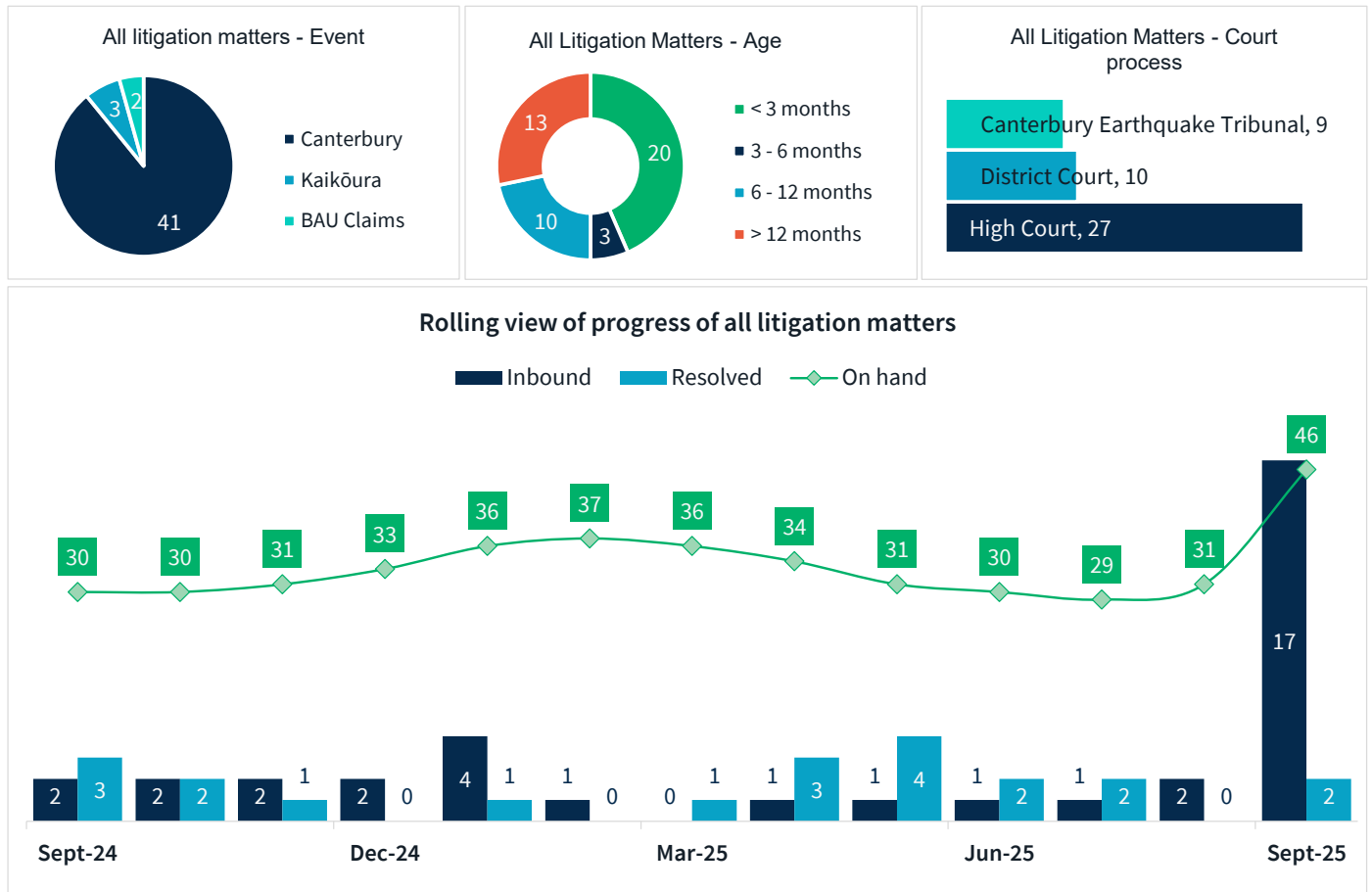
Section 4 - Resolving alternate homeowner pathways (cont.)

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.

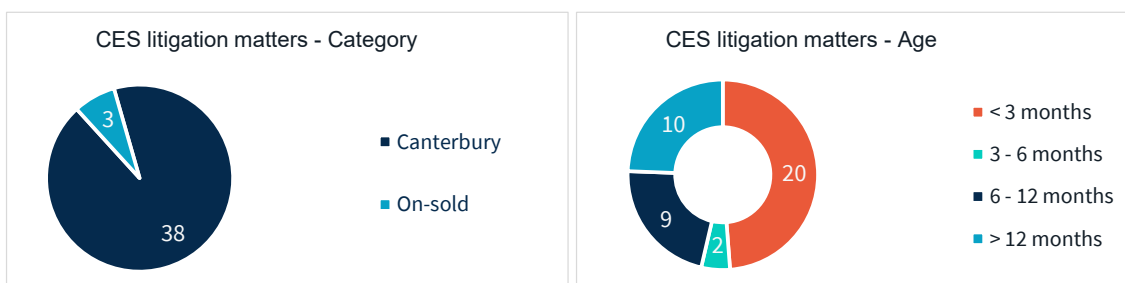
More information about how to raise a dispute can be found [here](#).

Overall, we currently have 46 litigation matters in progress, up from 31 last month. 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 41 of the 46 litigation matters currently in progress. The following visuals provide a breakdown by work programme and by age.



Section 5 - Coverage and engagement through media

Media coverage across July - September

Our targeted, multimedia approach to increasing understanding of NHCover and our broader objectives, particularly our resilience research work, saw record audience engagement in the September quarter.

Our activities are across traditional media, social media, digital channels and Public Education outreach. Over the quarter this included the Know Your Cover (KYC), Hazardous Chimney removal and home safety campaigns, and key NHC-funded research promotions.

Our website pages were refreshed and consolidated to improve viewer experience, with a focus on getting them the information they were seeking, more efficiently.

Media

There were 277 media mentions of NHC Toka Tū Ake, up from 189 last quarter (up 46%). About 50% came from our proactive media releases, and 5% from responding to media enquiries.

This higher coverage was mostly positive, due to two months of successful media engagement, including on NHCover, Hazardous Chimney removal campaigns and NHC funded research releases.

Proactive media

We issued six media releases over the quarter, including:

- Know Your Cover land cover push (August)
- Research releases
- Hazardous Chimneys media push (September)

Reactive media

We handled 11 media enquiries not related to proactive campaigns. Key issues:

- Canterbury Drainage Claims: Two media queries and one OIA request from the Christchurch Star about drainage claims and resolution outcomes. No stories were published.
- Natural hazards risk on LIM reports for Stuff.co.nz.

Web stories published:

We also published and shared six web stories, covering researcher profiles and clarifying the entitlements and limits of cover for Canterbury earthquake claims.

Media coverage volume, reach and sentiment

We received more media coverage this quarter, than both the previous two quarters. August was our most successful month of proactive media coverage to-date this year.

Proactive coverage with the most reach included:

- Hazardous chimneys pitch (potential reach over 4.4M), incl: [Householders warned to check chimneys before next earthquake | RNZ News](#)
- Know Your Cover land cover limits pitch (potential reach over 3.3M), incl: [What you might not know about insurance in a natural disaster | RNZ News](#)
- NHC funded research into volcanic base surges (potential reach over 2.2M): [Auckland volcanic risk: Deadly base surges may reach twice the expected distance - NZ Herald](#)

Month	Mentions	Potential reach
Apr-25	53	10,482,005
May-25	56	7,890,851
Jun-25	80	10,062,184
Jul-25	85	9,297,862
Aug-25	104	13,359,162
Sept-25	88	9,327,369

There were 110 media mentions of NHC with positive media sentiment, a 175% increase from the previous quarter.

The few mentions of negative media were in response to North Island Weather Events claims and more broadly about how all insurers could do more to improve communications and timeframes with claimants.

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

Coverage by channel



Sentiment



Social Media

We posted 48 times on LinkedIn and Facebook, focussing on our four key areas of insurance/recovery, safer homes, research, and our people/workplace.

Know Your Cover (KYC) – helping homeowners understand the basics of their NHCover:

- [About NHCover for your home and land](#)
- [Understand land cover and its limits](#)

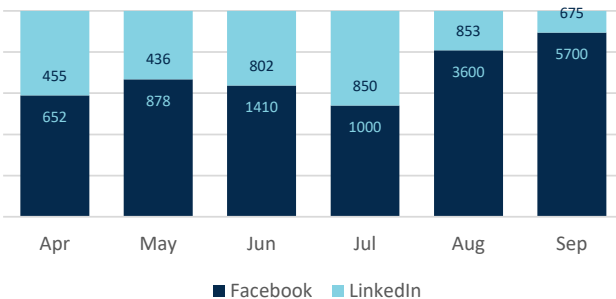
Hazardous Chimneys – helping homeowners understand the risks of older chimney structures and prompting them to take action to make their home safer.

- [Chimney removal video](#)
- [Chimney weight competition](#)

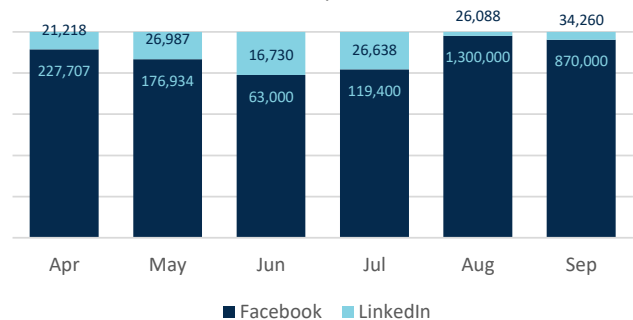
Highlights

- Un-paid content gained record-high engagement - particularly those that highlight our strategic research work, (including the 30th anniversary of the [Mt Ruapehu eruption](#) and profile on Ivan Skinner, NHC base isolation engineer).
- We boosted seven posts in the quarter. These are selected paid posts that raise awareness of NHC's strategic intent of insurance and recovery. Boosted posts net between 10-20 times higher viewer engagement than most un-paid posts. We'll continue this strategy to raise better awareness of our strategic focus areas.
- Viewer interactions grew by 51% on LinkedIn, and 693% on Facebook (largely from paid campaigns), and a combined 468% increase in followers across both platforms.

Social media profile views



Social media profile reach



Website

Multiple page updates were made to the website this quarter, supporting campaigns including KYC, Hazardous Chimneys, and guidance on making children's rooms and nurseries earthquake-safe.

KYC pages views accounting for 20% of total site traffic for August and viewers engaged with multiple messaging on the pages.

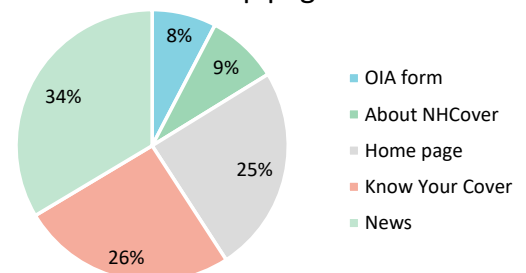
Nearly 70% of all site traffic over the quarter came via direct links from external sites, and un-paid searches.

Focus areas for the quarter to December are:

- Improvements to the site's search function
- Release of the next phase of the KYC campaign (NIWE deliverable)
- Upgrade of the Customer Management System infrastructure

Quarter	Page views	Visitors	Ave time spent on page (sec)
Q2 FY24-25	201,379	81,874	49
Q3 FY24-25	120,379	51,676	44
Q4 FY24-25	203,374	84,487	44
Q1 FY25-26	201,000	85,000	39

Top pages

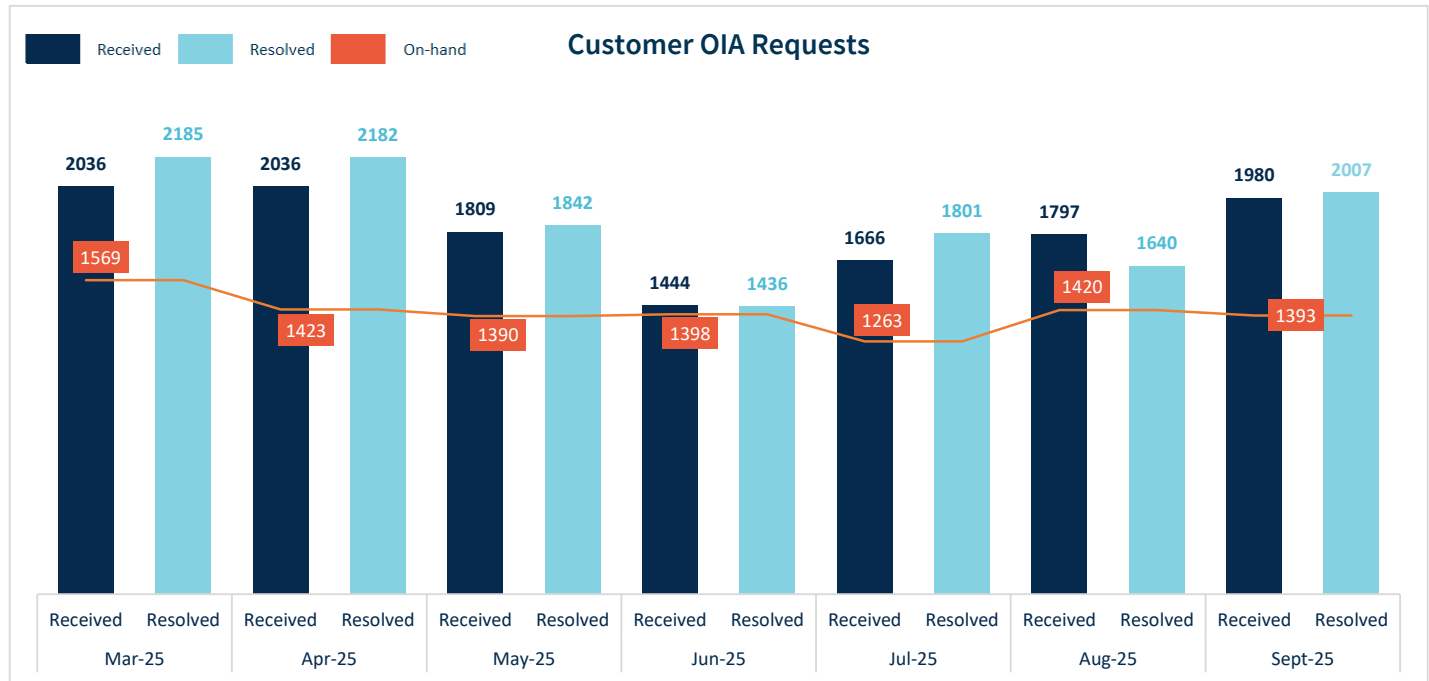


Section 6 - Complying with the Official Information Act (OIA)

Our OIA team supports the work of NHC Toka Tū Ake by responding to requests for information covered by the Official Information Act and the Privacy Act. This requires investigating requests for information, communicating with the requestor and producing logical and factual reports.

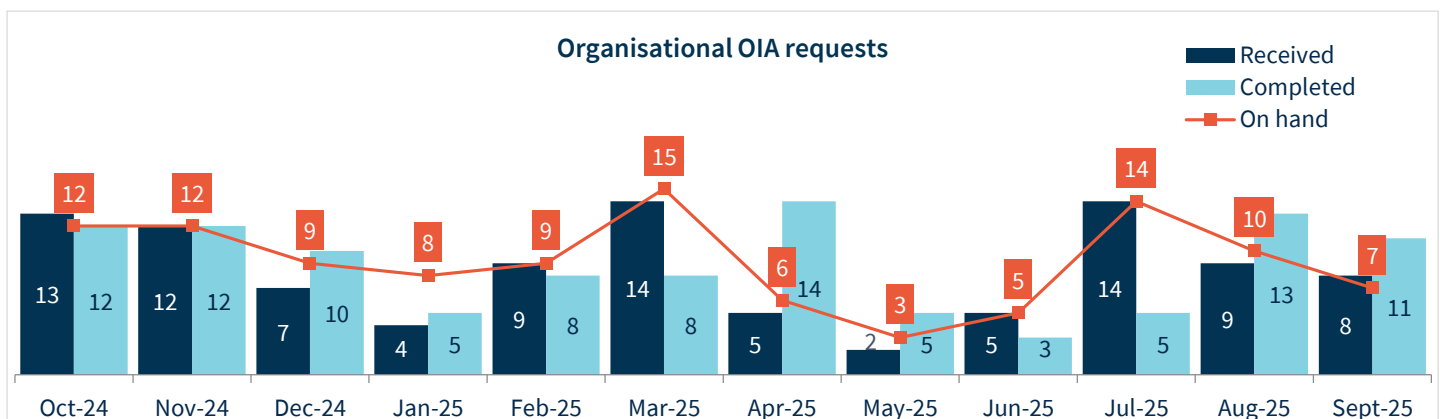
Our reporting encompasses our two information request workstreams:

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



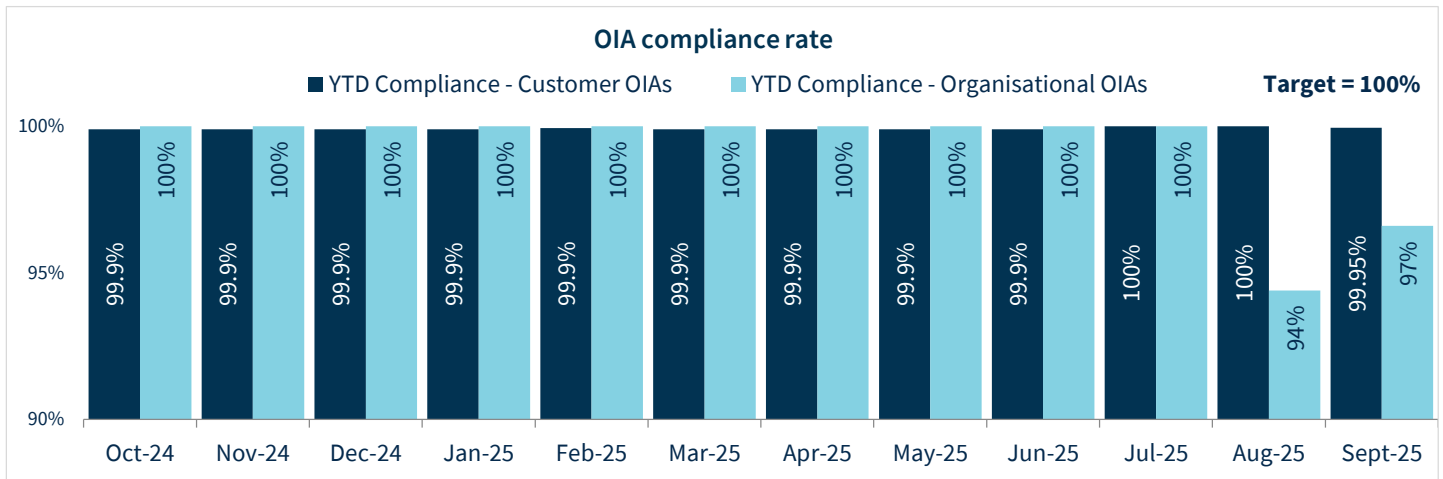
Across September, our Customer OIA and Contact Centre Teams received 1,980 new OIA requests (cf. 1,797 for Aug-25). Combined with the 1,420 requests on hand from last month and resolution of 2,007 requests this month, we have 1,393 requests on hand at month end.

Recently a discrepancy was identified between customer OIA numbers and on-hand figures. This issue has now been resolved, with an improved process and increased automation, and updated figures have been submitted. These updates apply retrospectively, so figures will differ from previous reports but now reflect accurate data.



Across September, our Government Relations team received 8 new organisational OIA requests (cf. 9 in Aug-25). Coupled with the 10 requests on hand from last month and 11 completed requests this month, the team had 7 requests on hand at month end.

Section 6 - Complying with the Official Information Act (OIA) cont.



Across September, our Customer OIA and Contact Centre teams achieved a compliance rate of 99.95% across 2,007 completed responses. Our Government Relations Team achieved a 100% compliance rate across 11 completed responses.

Ombudsman review of complaints received

Across September, we didn't receive any notices of formal investigation from the Ombudsman. During the same period, there were no notifications by the Ombudsman of any final formal investigation opinions.

Ministerial correspondence

Across September, we received two requests to draft a response for the Minister's Office. Across FYTD25-26, we have provided responses to seven requests from the Minister (cf. 26 across FY24-25).

Contact centre performance - Phone Calls

	May-25	Jun-25	Jul-25	Aug-25	Sept-25
Outbound - Inbound Ratio	8:92	10:90	10:90	12:88	12:88
Grade of Service	90%	90%	90%	89%	93%
Abandonment Rate	1.1%	0.8%	1.0%	1.0%	0.5%
Roll Over No Answer	15	9	14	13	7
Total Calls	1,540	1,329	1,492	1,456	1,442
Total Email and Post	2,863	2,484	3,246	3,181	3,590

Contact centre performance - Grade of Service (GoS)

Grade of Service this month

Across September, our Grade of Service (GoS) for emails was 100% (unchanged from last month), while 93% GoS was achieved for phone calls (89% last month).

Quality of the customer experience this month

The customer experience this month remains very positive at 97% (97% last month) across 444 surveyed customers (cf. 452 surveyed last month).

Received

1,326 calls via 0800 DAMAGE
(cf. 1,278 last month)

1,583 emails via info@naturalhazards.govt.nz
(cf. 1,541 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.

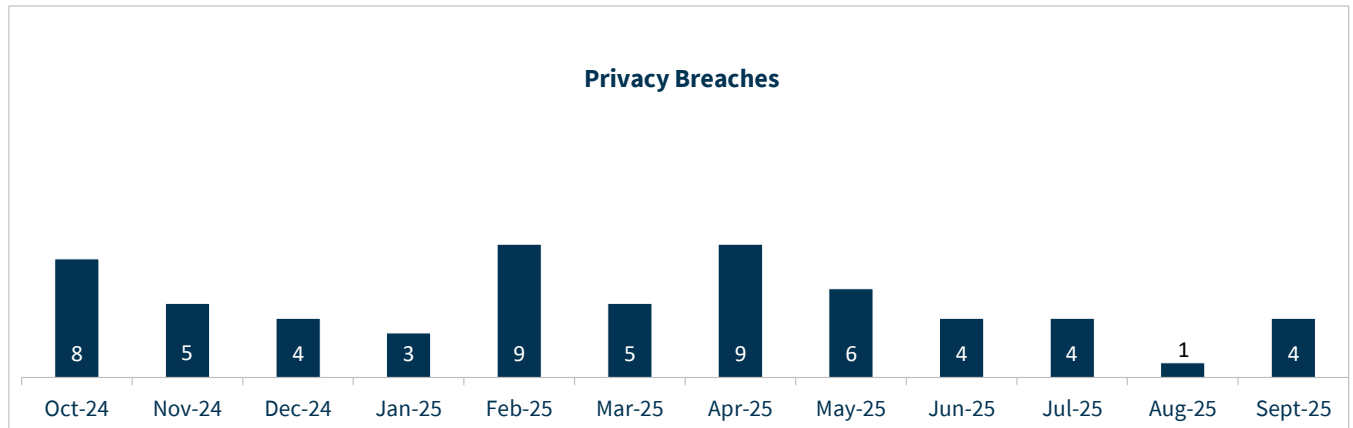
The descriptors used for the scale are as follows:

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 the first quarter, 15 privacy breaches (cf. 19 for Q4 24-25) were reported by our Risk and Compliance Team. None of the privacy breaches reported this month met the notification threshold requiring us to report the breach to the Office of the Privacy Commissioner. Across FY24-25, the total number of breaches has decreased compared to the previous financial year.



Privacy breaches

Of the 15 reported breaches this quarter, 9 were triggered by NHC Toka Tū Ake while 6 were attributed to our NDRM insurers. The 15 reported breaches so far in FY25-26 represents a 7% decrease in breaches for both NHC Toka Tū Ake and NDRM insurers compared to the 16 breaches reported in the same period the previous FY.

A new Privacy Incident Management process is being developed to ensure clear guidelines and reporting. The new Privacy Incident Tool is expected to be in place in Q2 FY2025-26 followed by an Impact Scale that will replace the current Severity Rating in Q3 FY2025-26.

The Privacy Incident Management process consists of three key phases, including report, investigate, and analyse.

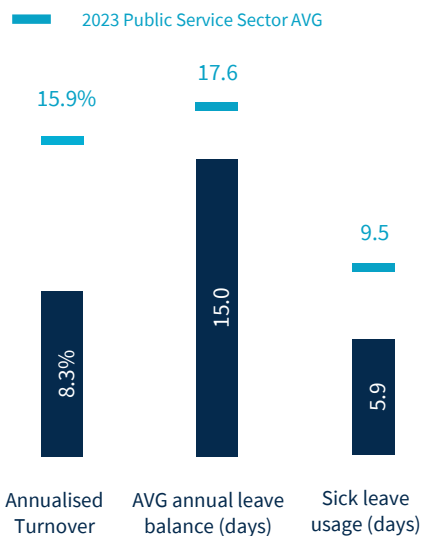
Section 8 - Our People

Across September, our permanent workforce headcount increased by 4 to 363. Our headcount equates to 359.15 full time equivalent units (FTEs).

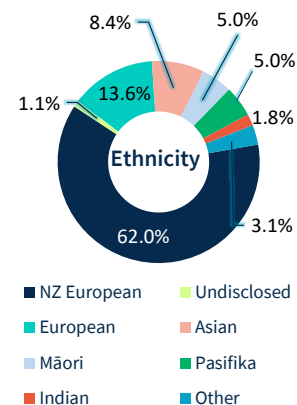
Across the month, our average annual leave balance increased by 0.8 days while average sick leave usage and our annualised turnover rate ('voluntary turnover') remain stable. All these averages continue to compare favourably to public sector averages.

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

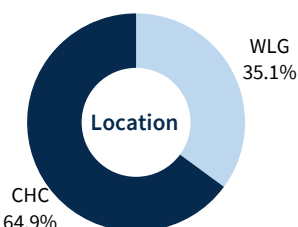
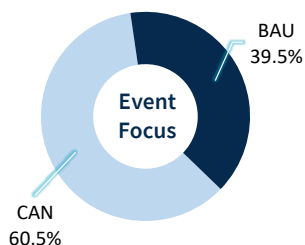
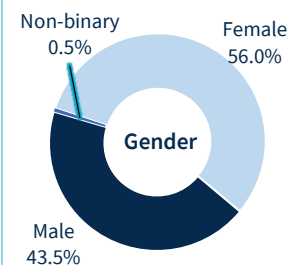
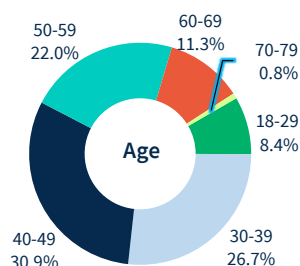
Comparison of NHC Toka Tū Ake averages against sector averages



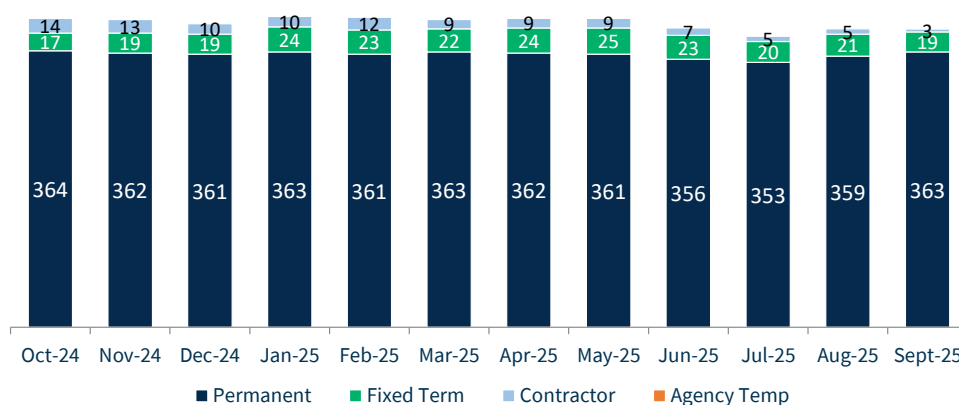
Our people at a glance



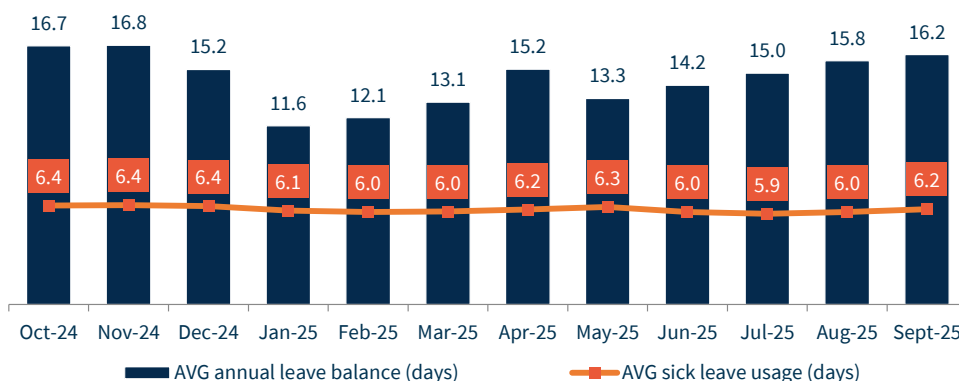
Note: 'Other' includes the category MELAA - Middle Eastern, Latin American, African



Headcount Movement



Annual and Sick Leave



Across September, our average annual leave balance increased to 16.2 days. Currently, 32.7% of our people have an annual leave balance of 20+ days (cf. 30% last month).

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.