

Advocacy

South Dunedin Futures

The South Dunedin Futures (SDF) program, a collaboration between Dunedin City Council and Otago Regional Council, is exploring long-term adaptation options to reduce the impact of natural hazards on its residents.

Seven potential 'futures' have been released for community consultation, blending different mixes of hard and soft infrastructure interventions, managed retreat, and rezoning, with a focus on managing flood risk.

Vero recently met with the SDF team to provide targeted feedback on how different options could impact the price and availability of insurance in the area. Our key message is that while the final decision is for the community to determine, the best thing council can do in the transition period is focus on reducing the number and cost of claims with small, targeted actions – such as sandbag distribution to highest risk homes.

This local engagement helps us prepare for conversations with other councils by clarifying how community adaptation can influence insurance and identifying where Vero's input adds the most value to local planners and decision makers.



MyVero

You already make insurance super easy for your customers. Now let MyVero make it even easier for you.

Introducing our brand-new online portal, designed to be an easy-peasy-one-stop-shop for your customer's basic insurance needs. It's called My Vero, and it's the easy way to Vero for all consumer policies.

My Vero aims to make day-to-day insurance needs easier for your customers to manage themselves – like checking their policies and making a claim.

MyVero helps to free up your time, so you can support your customers with the things that really matter. It's another way to help you make insurance simple for your customers.

Your customers can log into the portal here:
<https://services.vero.co.nz/MyVero>



Online Claims

Have you tried our Online Claims form? No? Give it a go!

We've designed our online forms to be intuitive, user-friendly, and accessible for all claim types (excluding Marine), ensuring a smoother experience for everyone.

Did you know?

- You can review and edit the form before submitting.
- You can enter your own corresponding claim ID number for easy cross reference.
- Once a claim has been submitted, you have the option to download a PDF of the claim.
- You will receive an online reference number immediately, providing certainty that the claim has been received.

What's next?

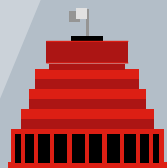
Part of our online claims digital journey is listening to your feedback and improving it as we go. Upcoming enhancements and fixes to the form include:

- an online form specifically for commercial motor claims (however you can submit these claims using the current online motor claim form now).
- the claim number will be auto generated and sent straight back for all claims submitted online that can be auto lodged in our system.

Legislation

NHC Levy increase looms

Advice on levy settings for the Natural Hazards Commission (NHC) has been delivered to cabinet and a decision to increase the levy is expected to be made shortly. Last year, the Treasury reported that the NH Fund, which pays NHC claims, is running low and New Zealand could experience a disaster before the fund can be replenished.



That would require the Government to top up the fund at short notice. Forecasts from the Treasury predict that if no changes are made to the levy, then the NHC will draw \$1b from the government to pay claims over the next five years.

This is unaffordable for the government and unsustainable for NHC, so consultation on proposals to increase the levy was held earlier this year and we anticipate a higher levy rate to be released soon.

Vero Market Landscape

June 2025

SME Insights

Small and Medium Enterprises (SMEs) are essential to New Zealand's economy – in fact SMEs make up 97% of New Zealand businesses, employ nearly a third of the workforce, and generate over a quarter of our economic output.*

We surveyed 550 Kiwi SMEs to understand attitudes, behaviours, and market trends, gaining valuable insights on four key areas and presenting them in our very first SME Insights Webinar:**

- Growth opportunities for the intermediated channel
- How SME's approach risk management
- Underinsurance and potential implications
- SME vs. Mid-market – how do they differ

The SMExperts insuring the engine of the economy.

Didn't get a chance to make it to the webinar?

Watch on demand and join the other 900 who registered to uncover insights. If you're short on time, you can catch up on bite size insights from our very own SMExpert panel on the [Vero LinkedIn page](#).

*Statistics New Zealand.

** The information displayed is based on commissioned research involving 550 owners and decision makers from around New Zealand. The research was conducted during November 2024.










Spirit to Cure

We're proud to return with our fourth year of Spirit to Cure events! Having raised over \$1,000,000 the past three years for our charity partners Leukaemia & Blood Cancer NZ and Cancer Research Trust, we're pleased to continue with this important initiative improving everyday lives of those affected by cancer.

We invite our key partners to get involved by taking up any of our sponsorship packages. Sponsors can further support this cause by participating in any of the three Spirit to Cure events, or by completing a self-paced challenge between 1 October – 28 November. Your K's Your Way!

Sponsorship Packages

Diamond  \$30,000	Platinum  \$15,000	Titanium  \$12,000 Available	Gold  \$7,500 Available
		Key sponsor of all three events	Partner sponsor of all three events
Silver  \$4,000 Available	Bronze  \$2,000 Unlimited	Supporter  \$500-\$1,000 Unlimited	
Support sponsor of all three events	Associate sponsor of all three events	General sponsor of all three events	

\$420k Fundraising Goal

SUNCORP



Spirit to Cure Events

- **Ōtautahi | Christchurch**
Friday 17 October, Adventure Park
- **Te Whanganui-a-Tara | Wellington**
Friday 31 October, Zealandia Wildlife Park
- **Tāmaki Makaurau | Auckland**
Friday 28 November, Pukekawa Auckland Domain and War Memorial Museum

 **leukaemia & blood cancer**
NEW ZEALAND
Vision to Cure. Mission to Care.

 **CANCER RESEARCH TRUST**
NEW ZEALAND

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