



He uiuinga mo te whakatakoto i te utu
ahi me te ohore mo te tau 2026–2029

**Consultation on setting the Fire
and Emergency levy for 2026–2029**

Public Consultation Outcome



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Executive summary

Fire and Emergency New Zealand is funded almost entirely by levies paid on eligible vehicle and property insurance policies.

From 8 April to 17 May we ran public consultation on the levy arrangements for the period 1 July 2026 – 30 June 2029 (the levy period).

This is the first time we have run the levy setting process as intended in the Part 3 of the Fire and Emergency Act 2017.

As part of moving from transitional arrangements to the Part 3 levy, other changes were made, including changes to property that would be exempt from the levy, changes to how levy would be collected (on sum insured rather than indemnity value and on policies insured for fire damage), and that Part 3 of the Act would be implemented by 1 July 2026. Public consultation on these changes was led by the Department of Internal Affairs.

As required by the Act we consulted on:

- the activities Fire and Emergency propose to undertake during the levy period
- the rates of levy we propose to charge each policy holder group to fund these activities.

Consultation feedback is considered as part of the impact analysis for Ministerial and Cabinet decision-making on final policy proposals.

Proposals

Our consultation proposals were on the basis of a 5.2% increase in overall levy revenue to meet Fire and Emergency's forecast expenditure in the levy period. To achieve this, we proposed:



Implementing a flat rate of \$40.12 for each motor vehicle, including applying levy to third party insurance policies



Reducing the residential and personal property levy rates to 1.85 cents per \$100 insured from 11.95 cents per \$100 insured



Increasing the residential property maximum sum insured to \$625,000 from \$100,000



Increasing the personal property maximum sum insured to \$75,000 from \$20,000



Reducing the non-residential property levy rate to 11.51 cents per \$100 insured from 11.95 cents per \$100 insured.

Approach

The consultation approach was digital first and we invested in a public information campaign to drive participation. Over the course of the consultation, we received 841 submissions from across the country.

Feedback

We received feedback from several respondents on the levy system itself, particularly recent changes to exemptions and the impacts of these on previously exempt industries, the fairness of funding Fire and Emergency through levies on insurance and the desire for a more universal system.

Feedback on our proposals was broadly supportive, except for the proposed changes to motor vehicles.

People were positive about Fire and Emergency and the services we deliver for the communities we serve and there were few surprises in terms of activities that we are expected to do. Responding to fires and motor vehicle incidents, along with responding to severe weather events and natural disasters, were the top 3 activities people expect Fire and Emergency to deliver.

Repeatable process

From 1 July 2026, when the Part 3 levy arrangements commence, we must undertake the levy setting process every three years.

We will be conducting public consultation on our proposals each time, so that feedback can inform final policy decisions made by the Government.

Lessons learned from this consultation will be incorporated into future processes.

Purpose

This report has been produced to present feedback from and findings of the consultation carried out between 8 April and 17 May 2024.

It is intended to be publicly released.

Our role in the levy setting process

Fire and Emergency is responsible for determining the activities it will undertake during a levy period, the costs associated with undertaking these activities, and how it proposes to fund these through levy rates for each policy holder group.

Fire and Emergency is then responsible for consulting publicly on these proposals and reporting back to the Department of Internal Affairs on the findings.

The Department of Internal Affairs (DIA) is responsible for administering the Fire and Emergency New Zealand Act 2017. This includes supporting Ministers to determine the amount of funding Fire and Emergency receives from levy, the levy rates, those that are exempt from paying levy and developing the regulations to administer the levy policy system.

1

Overview

New Zealanders have been funding their fire services through levies paid on insurance policies since the 1970s.

Fire and Emergency New Zealand is funded almost entirely by levies paid on eligible vehicle and property insurance policies.

Since Fire and Emergency was established in 2017, we have been funded through transitional levy arrangements. These levies were based on those for the New Zealand Fire Service, one of the more than 40 organisations brought together to create Fire and Emergency.

It was intended that the levy setting regime provided for under Part 3 of the Fire and Emergency New Zealand Act 2017 would come into effect in 2020 following public consultation. This was postponed to 2024 and will now come into effect on 1 July 2026.

Although in 2023 we ran a similar consultation process for the transitional levy changes that come into effect on 1 July 2024, the process for the 2026-2029 levy period is the first time we have run the levy setting process as intended in the Act. We are now required to run the levy setting process, including public consultation every three years, ahead of the upcoming levy period.

The Act outlines the purpose of the Part 3 levy, which must be considered when setting the levy. The purpose is:

- a stable source of funding to support FENZ to carry out its functions and duties and powers
- universal, so that FENZ's costs are generally shared among all who benefit from the potential to use FENZ's services

- equitable, so that policyholders should generally pay a levy at a level commensurate with their use of, or benefit from the potential to use, FENZ's services and with the risks associated with the activities that policyholders carry out (but without strict apportionment according to use, benefit, or risk having to be observed)
- predictable, so that policyholders and levy payers are able to predict the amounts that they will need to pay and FENZ is able to predict how much levy income it will receive
- flexible, so that the levy can adapt to— changes in the use, benefit, or risk associated with those who benefit from the potential to use FENZ's services, variations in FENZ's costs, and expectations of the Crown and the strategic needs of FENZ.

As part of moving from transitional arrangements to the Part 3 levy, other changes were made, including changes to property that would be exempt from the levy, changes to how levy would be collected (on sum insured rather than indemnity value and on policies insured for fire damage), and that Part 3 of the Act would be implemented by 1 July 2026. Public consultation on these changes was led by the Department of Internal Affairs.

From 8 April – 17 May 2024 Fire and Emergency New Zealand held a public consultation on our proposed levies for the period 1 July 2026 – 30 June 2029

Fire and Emergency consulted publicly to understand the impact of the levy proposals on individuals, whānau and communities and seek feedback on any potential changes in the services we deliver should we be unable to fund all activities proposed, or if we had to make choices about which services we should continue to fund.

As required by the Act we consulted on:

- the activities Fire and Emergency propose to undertake during the levy period
- the rates of levy we propose to charge each policy holder group to fund these activities.

Consultation feedback is considered as part of the impact analysis for Ministerial decision-making on final policy proposals.

Our consultation proposals were on the basis of a 5.2% increase in overall levy revenue to meet Fire and Emergency's forecast expenditure during the levy period.

In order to achieve this, Fire and Emergency proposed:



MOTOR VEHICLES

Implementing a flat rate of \$40.12 for each motor vehicle, including applying levy to third party insurance policies
This changed from:

- a flat rate of \$9.53 for a vehicle weighing less than 3.5 tonnes;
- 11.95 cents per \$100 insured for a vehicle weighing more than 3.5 tonnes; and
- no levy applied to third party insurance policies.



RESIDENTIAL PROPERTY

Reducing the residential property levy rate to 1.85 cents per \$100 insured from 11.95 cents per \$100 insured.

Increasing the residential property maximum sum insured to \$625,000 from \$100,000.



PERSONAL PROPERTY

Reducing the personal property levy rate to 1.85 cents per \$100 insured from 11.95 cents per \$100 insured.

Increasing the personal property maximum sum insured to \$75,000 from \$20,000.



NON-RESIDENTIAL PROPERTY

Reducing the non-residential property levy rate to 11.51 cents per \$100 insured from 11.95 cents per \$100 insured.

Our consultation had high engagement

We received a significant number of submissions from across the country:

- We received 841 submissions, 706 on Citizen Space (our consultation platform) and 138 via email.
- We received submissions from individuals, organisations and peak body groups and from all regions of Aotearoa New Zealand.
- We estimate there were around 46,000 views on our consultation platform Citizen Space.
- Our social media platforms (Facebook and Instagram) reached more than 2 million people, with more than 36,500 clicks on our links.



Consultation set up a repeatable process for success

From 1 July 2026, when the Part 3 levy arrangements commence, we must undertake the levy setting process every three years.

This involves reviewing how much money we need to collect from the levy to fund our work, the activities we propose to undertake with this funding, and how much we collect from each of the policy holder groups.

We will be conducting public consultation on our proposals each time too, so that feedback can inform final policy decisions made by the Government.

Feedback received that is outside the proposals.

The Department of Internal Affairs administers the Fire and Emergency Act 2017 on behalf of Government. Fire and Emergency must operate within this legislative framework. This means that discussions about how Fire and Emergency collects funding revenue, i.e., insurance levy, is determined outside of Fire and Emergency. This is also true for decisions about who is exempt from the levy.

Our consultation was confined to the proposed changes to the levy rates for each policy holder group and our activities for the levy period.

We received a significant amount of feedback that related instead to the way Fire and Emergency was funded and the appropriateness of a levy on insurance, changes to the exemptions and other changes to legislation. Perceptions of unfairness of the system informed the submissions and comments of many respondents.

This is identified in sections 4 and 5 below.

2

Consultation approach

We undertook a ‘digital first’ consultation approach

We adopted a ‘digital first’ approach for the public consultation on the proposed levy and prioritised reaching the widest audience and prompting action.

To promote the consultation and encourage participation we invested in an approach that combined engagement and promotional campaign activities and where appropriate we used traditional channels too.

We:

- established a consultation platform on Citizen Space – a reputable and widely used tool across the public service to enable the public to easily engage in discussion most relevant to them
- published a public notice in 96 print publications, nationally
- issued a media release to national media
- ran a public information campaign on social media, Stuff, and billboard networks across the motu
- broadcast an advertisement on radio stations across the motu
- emailed more than 300 stakeholders, twice, during the consultation period
- released a Discussion Document and Cost Recovery Impact Statement on the Fire and Emergency website, using a web page banner to promote participation during the consultation period
- established a “Part 3 Levy email inbox” to receive emailed submissions or questions
- offered briefings to key internal and external stakeholders.

The approach was intended to ‘cast the widest net’ and the campaign results exceeded our expectations

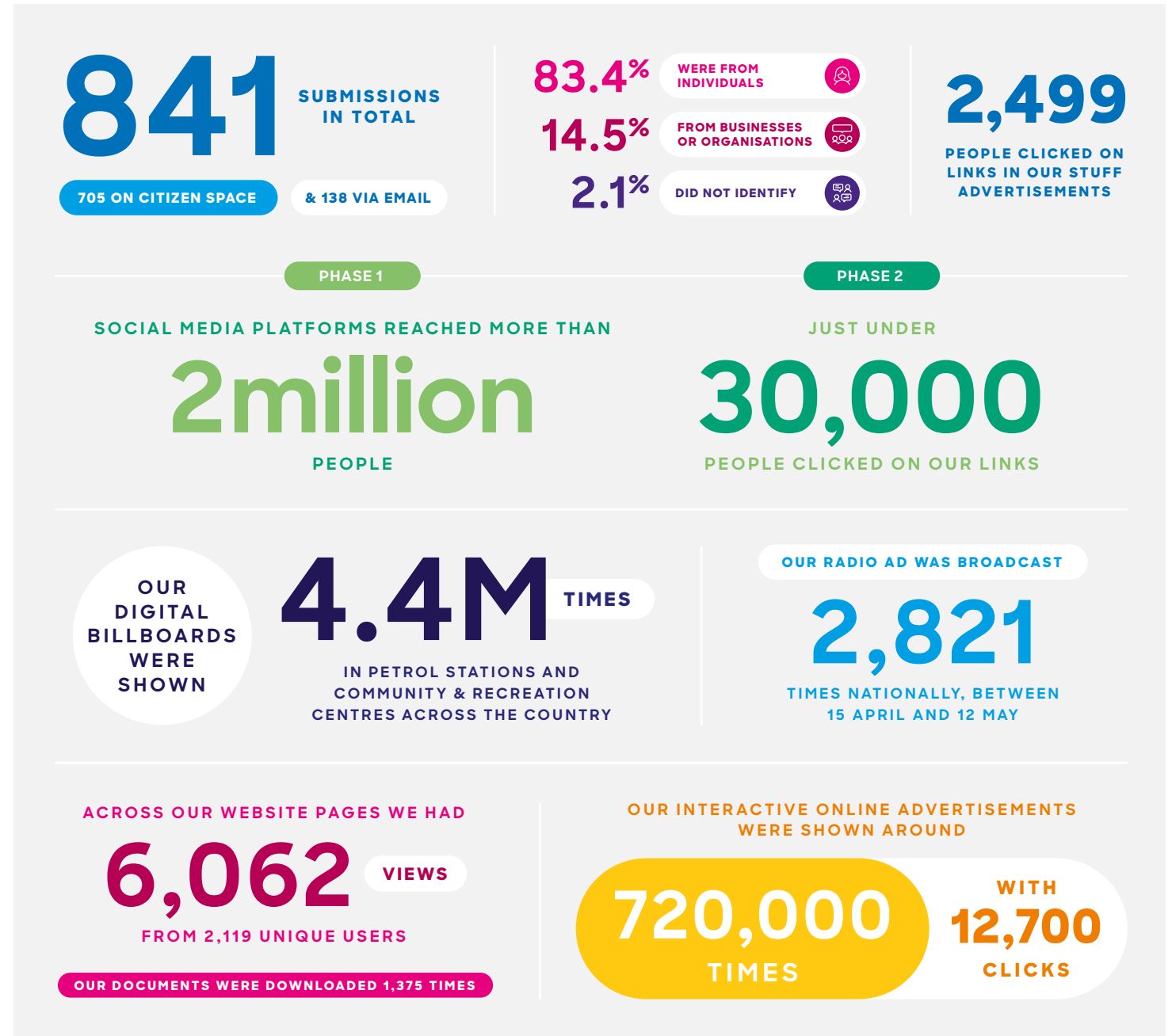
- We received 841 submissions in total. 705 on Citizen Space and 136 via email.
- 701 submissions (83.4%) were from individuals, 122 submissions (14.5%) from businesses or organisations. The remaining 18 (2.1%) did not identify.
- Across our website pages, we had 6,062 views from 2,119 unique users. Our documents were downloaded 1,375 times.
- The first phase of our public information campaign focused on reaching the widest audience. In this phase our posts on Facebook and Instagram reached more than 2 million people, with around 6,500 clicks on our links.
- Phase two of the campaign focused on action – encouraging people to have their say. These posts were shown more than 3.763 million times and just under 30,000 people clicked on our links.
- 2,499 people clicked on links in our Stuff advertisements and our digital billboards were shown 2.988 million times in petrol stations across New Zealand and 1.357 million times in community and recreation centres.
- Our radio ad was broadcast 2,821 times nationally, between 15 April and 12 May and we estimate that 31.3% of our target audience (people aged 18 or over) heard the advertisement at least once.
- Our interactive online advertisements were shown around 720,000 times with 12,700 clicks.

Analysis approach

Our public discussion document contained a number of qualitative questions to prompt feedback, and the feedback we received via Citizen Space was in response to these questions.

To analyse this feedback, we utilised the thematic analysis methodology and coded the responses to identify the themes by analysing the meaning of words and sentence structure. This is a common analysis approach for this type of data set.

We received a number of larger submissions via email. These generally took the form of a letter or email and did not always follow the qualitative question format. These submissions were individually analysed, within 48 hours of the consultation closing.



3

Consultation summary

Consultation questions

There were 36 questions in total, 26 were qualitative and interpretation based. A full list of the questions is contained at Appendix 1.

No substantive questions were compulsory, so respondents were able to choose what questions they answered. On Citizen Space we made four demographic questions mandatory so we could collect information about:

- whether the respondent was providing a submission on behalf of an individual or organisation, and if an organisation which one
- region the respondent lives in, or that their organisation represents
- what insurance policies the respondent holds
- where their insurance policy is held (domestic, international, unsure).

We did not collect information on respondents':

- gender or age
- household size or income
- ethnicity.

Consultation respondents

The following sections contain the findings specifically from the consultation, as well as longform submission summaries and discussions of the key themes.

83.4% of all responses were received from individuals, 8.8% from commercial entities, and 4.2% from peak bodies, community groups or other organisations. The remainder did not identify who they were providing feedback from.

Respondents from across the country took part in the consultation, with the most responses coming from Auckland (18.6% of all responses who identified their region), followed by Canterbury (15.7%) and Wellington (13.8%). Auckland is therefore underrepresented given it accounts for 32.4% of the population.

Respondents could complete the entire consultation feedback or select specific questions to respond to. The average completion rate for each question in the main body of the consultation was 43%. Some questions had engagement as high as 83% while others were as low as 10%.

Enquiries received during consultation

We received nine enquiries during the consultation period. Four (44%) were from individuals while the remaining five (56%) were from those representing organisations or entities.

The enquiries received and their responses are contained at Appendix 3.

Stakeholder briefings were held during the process to provide additional information for key bodies to share with their members and to inform their own submissions. Stakeholders in these briefings were generally interested in levy system issues, including the changes from indemnity to sum insured and changes to exemptions. Also of interest was ability to benefit from Fire and Emergency services. Issues raised in these sessions, have also been raised in submissions when submissions have been made.

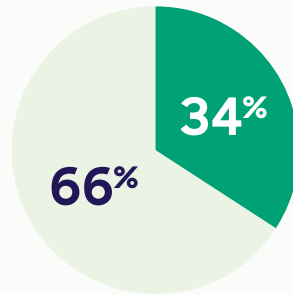
4

Responses to our proposals were...

NOT SUPPORTIVE

SUPPORTIVE

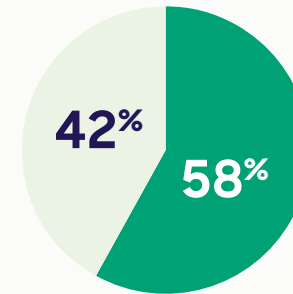
Do you think it is a fair way to share the costs across the insurance types [generally]



Of the **695 responses received** that addressed this topic key commentary included:

- responses were more about perceived flaws in the levy funding system, than the Fire and Emergency proposals
- there was repeated concern that the uninsured are subsidised by people with insurance
- key sectors, for example aviation and forestry, raised concerns about the potential impacts arising from changes to exemptions.

Residential Property



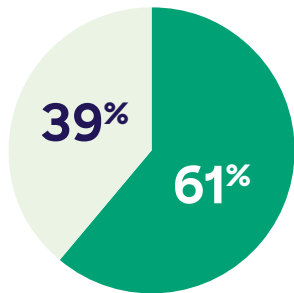
Of the **495 responses received** that addressed this topic the sentiment was generally positive. Key commentary included:

- respondents felt the residential property proposal made insurance more affordable
- criticism of the subsidisation of the uninsured and calls for the levy to be universal.

NOT SUPPORTIVE

SUPPORTIVE

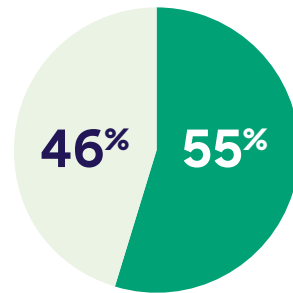
Personal Property



Of the **471 responses received** that addressed this topic the sentiment was generally positive. Key commentary included:

- respondents felt the residential property proposal made insurance more affordable
- criticism of the subsidisation of the uninsured and calls for the levy to be universal.

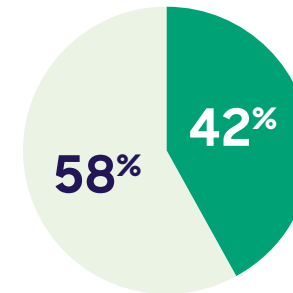
Non-residential Property



Of the **462 responses received** that addressed this topic key commentary included:

- some respondents were supportive of the proposal because “business can afford to pay more”
- other respondents felt they paid their fair share and were concerned that proposals could be inflationary (passing costs to customers)
- respondents raised concerns with:
 - changes to exemptions
 - the lack of caps on the levy on this insurance type
 - the potential to benefit from Fire and Emergency’s services
 - contribution to fire risk reduction and response capability.

Motor Vehicles



Of the **573 responses received** that addressed this topic responses were generally negative. Key commentary included:

- the changes to this insurance type had received the most negative response of the proposals put forward
- there was repeated concern that the uninsured are subsidised by those with insurance
- a number of respondents suggested broadening the levy base to ensure as many drivers pay as possible. They suggested examples of how this could be done such as adding the levy to the vehicle licencing process or adding a charge onto fuel
- concerns were expressed about affordability given the rising cost of living.

5

Key insights from the consultation

The following outlines the key insights that emerged from each section in the consultation, including both the closed (tick-box) questions and the open (free-text) questions. Please note, any percentages quoted below are based on the total number of respondents to that question (not everyone chose to answer all questions).

Our services

Respondents value our services and broadly expressed concern about the consequences if we were unable to respond to a fire or emergency near them.

Respondents universally expected Fire and Emergency to deliver on our main functions of putting out fires and responding to motor vehicle accidents. There was also a strong expectation we will respond to severe weather events and natural disasters (85%).

A clear majority of respondents (87%) did not want Fire and Emergency to take on additional functions. There was a feeling from some respondents we should 'stay in our lane', and some suggested we respond to fewer medical responses in particular (or at least ensure we are funded to do so).

When asked what if there is anything we should do more of, the top responses focus on prevention, with respondents more likely to reference education and youth programmes (including road safety), followed by fire safety at community events.

Our proposed Fire and Emergency levy rates

Generally, respondents were critical of the overall proposals for how cost could be shared across the insurance types. One in three viewed them as fair, while two in three did not. However, further analysis shows that this overall perspective does not necessarily match with the views expressed on the individual proposals. The data suggests that the reason for this discrepancy is that many respondents expressed their overall view of the levy system in this section, which is more negative than their perceptions of the individual proposals.

Throughout the responses, a key theme was criticism of the levy system on the basis that it is not perceived to be universal nor fair. The insured believe they are paying for the uninsured who receive the same level of service from Fire and Emergency. Respondents often proposed alternative funding arrangements such as funding through property rates and the vehicle licencing process, or fuel excise, or, to a lesser extent, central taxation.

There were some criticisms of the removal of exemptions from those affected, citing Fire and Emergency's inability to respond in some circumstances, investment in existing response capability within the sector for their own fires or emergencies, low use of our services and the contribution these sectors make when a fire or emergency response happens. Most notably this feedback was from the aviation sector, the forestry sector and the shipping and marine sector. Respondents proposed exemptions continue or consideration of reduced levy rates for the non-residential policy holder group.

Levy proposals for motor vehicles

This section was the only one with a majority negative response. 58% of respondents did not view the proposals as fair, while 42% felt they were fair. Despite the overall lack of support, more people were in favour of the changes to third party insurance than not.

The key results are:

- 56% oppose the changes for domestic vehicles that have full cover
- 53% oppose the changes for commercial motor vehicles that have full cover or third-party fire and theft
- 47% oppose the changes for domestic vehicles that have third-party cover (with a majority supporting this proposal, 53%).

The primary reasons respondents did not support the proposals were around affordability (which was linked to the general affordability of insurance) and frustration that the insured are paying for the uninsured.

The main reason a majority supported the extension of the levy to those with third party cover was to correct some of the perceived inequity in the system, and to ensure that more of those who receive services from Fire and Emergency contribute towards it.

Most respondents (58%) supported changing the motor vehicle levy proposals either to make levy payment more universal or to lower the proposed rate.

Levy proposals for residential and personal property

The majority of respondents supported both the proposals for residential property insurance (58%) and personal property insurance (61%).

When asked why, respondents generally referenced principles of fairness, and some felt it will help them financially at a time when insurance is increasingly unaffordable, and cost of living has increased.

As in other sections, respondents continued to reference concerns about the levy system.

Levy proposal for non-residential property

More respondents (55%) supported the proposal for non-residential property insurance. Analysis of the consultation responses revealed a relatively high degree of polarisation in how respondents approached this.

Support for the proposals was often based on the assumption that non-residential properties pose a higher fire risk, and that more resources would be required to respond to fires or emergencies for these properties. There was also a perception that big business in particular could afford to pay more. Indeed, two in three respondents rejected the idea of a cap on non-residential property insurance. As expected, residents were more likely to take this view (69%) than businesses or organisations (34%).

There was also a strong view expressed that the levy should not be reduced (and could even be increased) for non-residential insurance holders. This was presented as a means both of protecting services across Fire and Emergency and shifting the burden of payment from domestic insurance holders (especially motorists) to big business.

Some respondents however, expressed a lack of support to the proposals for non-residential property. Those respondents whose assets would no longer be exempt expressed their frustration at that decision (most notably aircraft, forestry, and shipping). In particular they were concerned that they were less likely to benefit from Fire and Emergency's services, and that consideration needed to be given to their contribution to risk management and fire suppression.

Those who felt the proposals unfair also suggested that the levies for non-residential properties needed to be related to the risk they represented, not the value they were insured for. These respondents also called for a cap on non-residential properties to prevent over collecting the levy. Respondents suggested this would also reduce any inflationary impacts where costs could be passed onto consumers.

6

Emerging Themes

This section describes the top five themes that emerged from the free text questions.

On average, each of the free-text questions was completed by one in three respondents (32%). A high proportion of the comments made related to the levy system (29% of comments)² or could not be coded into a coherent theme (15%).

Of the remaining 56% of comments, we have identified the top five themes below.

Theme 1: Negative impact from proposals

30.2% of comments.

This theme mainly reflects the additional pressure that any increase in levy costs could place on already stretched budgets. Some respondents mentioned that increases to the levy could lead them to rethink their insurance coverage.

Theme 2: Equity amongst policy holders

13.1% of comments.

This theme related to perceptions of the fairness (or not) of the proposals across policy holders.

It included commentary on the extent to which the levies reflected (or not) the ability of different policy holders to pay.

Others felt a simpler flat-tax system would be fairer where all policy holders paid the same amount regardless of the value of their insurance.

There was also little support from those who were affected by the removal of exemptions, arguing it would have a disproportionate impact on them as they often did not make use of Fire and Emergency services, and the lack of a cap would significantly increase their levy payments.

Theme 3: Supportive of proposal changes

12.0% of comments.

This theme was largely based around the idea that the levy proposals better reflected where the costs of response lay for Fire and Emergency. These respondents also expressed that they wanted Fire and Emergency to have access to the funding we need to deliver our services.

Theme 4: Positive/minimal impact from proposal changes

7.5% of comments.

This theme included comments around potential savings for the property insurance levies for some, or that any changes were relatively minor or affordable.

Theme 5: Risk-based model

6.9% of comments.

Respondents wanted to see riskier entities (and it was often non-residential organisations) or 'reckless' individuals pay a higher share of the levy.

At the same time there were calls for lower levies for those taking action to actively manage or reduce their fire risk.

² Fire and Emergency New Zealand Act 2017, Section 80. The comments on the system were generally critical that the insured paid for the uninsured (who still received the same level of service) and that the system should be made more universal by applying the levy to property rates and / or vehicle registration, or to a lesser extent by funding it through taxation. These system comments were outside of the scope of the consultation but have been shared with the Department of Internal Affairs.

Key findings by question

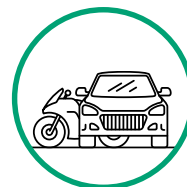
Below we have set out the headline responses for each question. For the free text questions, we have included just the leading responses.

All percentages are based on all respondents who provided a response to the specific question, excluding those who said don't know. This table only includes questions relating to our activities or the proposed changes to the levy.

About Fire and Emergency		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
1	<p>Please tick the services below which you expect Fire and Emergency to provide?</p> <p>Total respondents to this question: 583 (69%) [Multi-choice responses]</p>	<p>Top 5 services respondents expect Fire and Emergency to provide include:</p> <ul style="list-style-type: none"> • Putting out fires – 100% • Responding to motor vehicle crashes – 98% • Responding to severe weather events and natural disasters – 85% • Developing rural fire plans to reduce the risk of fire – 84% • Promoting fire prevention, awareness and safety in communities and schools – 84%
2	<p>What is the most important service we provide, and what is the next most important?</p> <p>Total respondents to this question: 570 (68%) [Multi-choice responses ranking top two services]</p>	<p>Most important services Fire and Emergency provide:</p> <ul style="list-style-type: none"> • Putting out fires – 87% • Responding to motor vehicle crashes – 9% • Responding to severe weather events and natural disasters – 1% <p>Second most important services Fire and Emergency provide:</p> <ul style="list-style-type: none"> • Responding to motor vehicle crashes – 69% • Putting out fires – 8% • Responding to severe weather events and natural disasters – 7%
3A	<p>Are there activities that we currently don't do, that you think we should?</p> <p>Total respondents to this question: 544 (65%) [Yes/No]</p>	<p>Yes: 13%</p> <p>No: 87%</p>
3B	<p>Name activities that Fire and Emergency should start doing.</p> <p>Total respondents to this question: 79 (9%) [Free text]</p>	<p>Activities respondents thought that Fire and Emergency should start doing:</p> <ul style="list-style-type: none"> • Collaboration with other emergency services – 13% • Youth education / programmes – 10% • Less severe medical call outs – 6%

About Fire and Emergency		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
4A	<p>What would you like to see us doing MORE of for the community?</p> <p>Total respondents to this question: 282 (34%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Nothing additional – 26% • Education / youth programmes (incl. road safety) – 19% • Fire safety at community events – 15%
4B	<p>What would you like to see us doing LESS of for the community?</p> <p>Total respondents to this question: 248 (29%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Medical responses – 21% • Stay in your lane / focus on core activities e.g., firefighting – 16% • Nothing, it's all important – 13%
5	<p>How would it impact you, your whānau/family or community if we couldn't respond quickly when there was a fire or emergency near you?</p> <p>Total respondents to this question: 403 (48%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Negative / badly / catastrophe – 43% • Puts lives at risk – 21% • Puts property at risk – 13%
6	<p>Please provide any other comments about our response.</p> <p>Total respondents to this question: 145 (17%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Positive comments about Fire and Emergency – 23% • Increase capacity / invest in firefighters – 14% • Stick to main functions / firefighting – 10%

Our proposed Fire and Emergency levy rates		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
7A	<p>Do you think this is a fair way to share the cost across the insurance types?</p> <p>Total respondents to this question: 695 (83%)</p> <p>[Yes/No]</p>	<p>Yes: 34%</p> <p>No: 66%</p>
7B	<p>Why do you think this?</p> <p>Total respondents to this question: 510 (61%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are paying for uninsured – 27% • Aircraft should be exempt from levy / levy reflect their risk – 16% • Spread the cost to where the money is spent – 12%
8A	<p>Are there any changes you would make to the allocation of levy across the insurance types?</p> <p>Total respondents to this question: 599 (71%)</p> <p>[Yes/No]</p>	<p>Yes: 62%</p> <p>No: 38%</p>
8B	<p>What changes would you make to the allocation of levy across the insurance types?</p> <p>Total respondents to this question: 403 (48%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Aircraft should be exempt from levy / levy reflect their risk – 17% • Put motor vehicle levy onto registration – 11% • Put property levy onto rates – 8%



Our proposed Fire and Emergency levy rates		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
9	<p>What impact would the allocation of levy across the insurance categories have on you, your family and the community?</p> <p>Total respondents to this question: 516 (61%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Increase cost of living pressures / what I pay – 49% • I / others less likely to get insurance / reduce cover – 19% • I don't like subsidising uninsured / unfair – 9%
10	<p>Do you have any other suggestions about the allocation of the levy across the insurance types?</p> <p>Total respondents to this question: 250 (30%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Everyone needs to pay – 15% • More / full government funding – 11% • Put motor vehicle levy onto registration – 10%

Levy proposal – Motor vehicles		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
11A	<p>11a Do you support this change for motor vehicles, less than 3.5 tonnes (domestic), full cover?</p> <p>Total respondents to this question: 545 (65%)</p> <p>[Yes/No]</p>	<p>Yes: 44%</p> <p>No: 56%</p>
11B	<p>Why do you think this?</p> <p>Total respondents to this question: 361 (43%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Proposed increase is too much / insurance unaffordable – 23% • Penalises fully insured / non-insured aren't contributing – 22% • Put motor vehicle levy onto registration – 11%
12A	<p>Do you support this change for motor vehicles, less than 3.5 tonnes (domestic), third party fire and theft cover?</p> <p>Total respondents to this question: 535 (64%)</p> <p>[Yes/No]</p>	<p>Yes: 53%</p> <p>No: 47%</p>
12B	<p>Why do you think this?</p> <p>Total respondents to this question: 309 (37%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are covering the uninsured / too many uninsured – 19% • Proposed increase is too much / insurance unaffordable – 15% • Fair / appropriate if covered under fire – 12%

Levy proposal – Motor vehicles		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
13A	<p>Do you support this change for motor vehicles, more than 3.5 tonnes (commercial), both full and third-party fire and theft cover?</p> <p>Total respondents to this question: 520 (62%)</p> <p>[Yes / No]</p>	<ul style="list-style-type: none"> • Yes: 47% • No: 53%
13B	<p>Why do you think this?</p> <p>Total respondents to this question: 256 (30%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are covering the uninsured / too many uninsured – 20% • Proposed increase is too much / insurance unaffordable – 18% • Put motor vehicle levy onto registration – 13%
14A	<p>Do you think this is fair way to share the cost across motor vehicle insurance holders?</p> <p>Total respondents to this question: 574 (68%)</p> <p>[Yes / No]</p>	<ul style="list-style-type: none"> • Yes: 42% • No: 58%
14B	<p>Why do you think this?</p> <p>Total respondents to this question: 300 (36%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are covering the uninsured / too many uninsured – 37% • Put motor vehicle levy onto registration – 13% • Proposed increase is too much / insurance unaffordable – 11%

Levy proposal – Motor vehicles		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
15A	<p>Are there any changes you would make to these proposed rates for motor vehicle insurance holders?</p> <p>Total respondents to this question: 501 (60%)</p> <p>[Yes / No]</p>	<ul style="list-style-type: none"> • Yes: 58% • No: 42%
15B	<p>What changes?</p> <p>Total respondents to this question: 307 (37%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Put motor vehicle levy onto registration – 21% • Insured are covering the uninsured / too many uninsured – 14% • Lower levy / too expensive – 11%
16	<p>How would the levy proposal for motor vehicles impact you, your whānau/ family and community?</p> <p>Total respondents to this question: 383 (45%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Pressure on budgets / can't afford it / less likely to insure – 47% • Would stop insuring vehicle(s) – 14% • None / not much / minimal impact – 12%



Levy proposal – Residential and personal property		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
17A	<p>Do you think this is a fair way to share the cost across residential property insurance holders?</p> <p>Total respondents to this question: 495 (46%)</p> <p>[Yes / No]</p>	<ul style="list-style-type: none"> • Yes: 58% • No: 42%
17B	<p>Why do you think this?</p> <p>Total respondents to this question: 264 (31%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are covering the uninsured / too many uninsured – 25% • It's fair / supportive comments – 11% • Put property levy onto rates – 10%
18	<p>What alternative would you propose?</p> <p>Total respondents to this question: 241 (29%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Put property levy onto rates – 28% • Fund through central taxation – 10% • Insured are covering the uninsured / too many uninsured – 7%
19A	<p>Do you think this is a fair way to share the cost across personal property insurance holders?</p> <p>Total respondents to this question: 471 (56%)</p> <p>[Yes/No]</p>	<p>Yes: 61%</p> <p>No: 39%</p>

Levy proposal – Residential and personal property		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
19B	<p>Why do you think this?</p> <p>Total respondents to this question: 205 (24%)</p> <p>[Free text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are covering the uninsured / too many uninsured – 20% • It's fair / supportive comments – 15% • Put personal property levy onto rates – 10%
20	<p>What alternatives would you propose?</p> <p>Total respondents to this question: 183 (22%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Put property levy onto rates – 23% • Fund through central taxation – 12% • Insured are covering the uninsured / too many uninsured – 10%
21	<p>How would our proposed residential and personal levy rate impact you and your whānau/family?</p> <p>Total respondents to this question: 279 (33%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Pressure on budgets / can't afford it / less likely to insure – 29% • None / not much / minimal impact – 25% • Like reduction / it would help me – 10%
22	<p>Please provide any other comments on our proposals for rates of residential and personal property insurance?</p> <p>Total respondents to this question: 124 (15%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are covering the uninsured / too many uninsured – 20% • Put property levy onto rates – 14% • Insurance is becoming unaffordable / cost pressures – 8%



Levy proposal – Non-residential property		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
23A	<p>Do you think this is a fair way to share the cost across non-residential property insurance holders?</p> <p>Total respondents to this question: 462 (55%)</p> <p>[Yes/No]</p>	<p>Yes: 55%</p> <p>No: 45%</p>
23B	<p>Why do you think this?</p> <p>Total respondents to this question: 226 (27%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are covering the uninsured / too many uninsured – 12% • Non-residential levies should be higher to reflect responses – 10% • Levies should be adjusted for riskier businesses – 8%
24	<p>What alternative would you propose?</p> <p>Total respondents to this question: 166 (20%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Put property levy onto rates – 23% • Fund services by increasing levy / not reducing it – 16% • Fund through central taxation – 12%
25A	<p>Do you think there should be a cap on non-residential property insurance?</p> <p>Total respondents to this question: 405 (48%)</p> <p>[Yes/No]</p>	<p>Yes: 34%</p> <p>No: 66%</p>

Levy proposal – Non-residential property		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
25B	<p>Why do you think this?</p> <p>Total respondents to this question: 215 (26%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Bigger businesses carry more risk / use more resources – 28% • Fairness – 10% • Big businesses can afford to pay more / pay fair share – 6%
26	<p>How would our proposed non-residential levy rate impact you?</p> <p>Total respondents to this question: 216 (26%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • None / not much / minimal impact – 47% • Add to inflation / passed on to consumers – 18% • Negatively / unhappy – 8%
27	<p>Please provide any other comments on our proposals for rates of non-residential property insurance.</p> <p>Total respondents to this question: 85 (10%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Insured are covering the uninsured / too many uninsured – 12% • Put property levy onto rates – 11% • Maintain existing levy / do not reduce to protect services – 11%

Submit your feedback		Key findings – based on all respondents who provided a response to the question (excluding don't know responses)
32A	<p>Are there any other matters you think Fire and Emergency should consider when implementing these levy proposals?</p> <p>Total respondents to this question: 614 (73%)</p> <p>[Yes/No]</p>	<p>Yes: 54%</p> <p>No: 46%</p>
32B	<p>What matters?</p> <p>Total respondents to this question: 354 (42%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Make it fair for all / get uninsured to pay – 18% • Consider impact on people charged / cost of living – 13% • Put motor vehicle levy on registration – 7% • Aircraft should be exempt from levy / levy reflect their risk – 7%
33	<p>Please provide any other comments you would like to share on the proposed Fire and Emergency insurance levy for 2026-2029.</p> <p>Total respondents to this question: 315 (37%)</p> <p>[Free Text]</p>	<p>Responses include:</p> <ul style="list-style-type: none"> • Cost of living pressures – 7% • Unfair that people without insurance don't pay – 7% • Should be funded from central taxation – 6% • Make it fair for all / everyone should pay – 6%

7

Consultation and engagement methods

The consultation on the Part 3 levy was the first opportunity to engage with the public about the value of our services and what is required for us to be ready to respond when we are needed.

Fire and Emergency made a conscious decision to encourage participation as widely as possible with those who pay levy now or may pay levy in future, have an interest in the activities we will provide over the levy period or may be impacted by changes to the levy or to the services we deliver.

We value the input of the communities we serve and feedback from the public and from organisations is necessary to help us frame the options and recommendations we make to the Department of Internal Affairs, our Minister and Cabinet. We invested in an approach that allowed us to 'cast the widest net'.

This consultation used both traditional and digital channels to maximise our reach and drive action. The 6-week campaign had two phases, the first was to raise awareness of the consultation and reach as wide an audience as possible and the second aimed to drive action. Most channels were active in the first phase, while the digital campaign ran across both.

Traditional channels

Timeframes were compressed so the first week of the consultation focused on traditional channels.

Newspapers

We published a Public Notice in 96 newspapers across Aotearoa New Zealand. Newspapers are published on varying schedules either daily, weekly, or fortnightly. **More than 1,524,000 papers were delivered** with our quarter page advertisement.

Radio

Between 15 April and 12 May our radio advertisement was played nationwide on the Breeze, Coast, Hits, Newstalk ZB and The Sound. We adjusted our placement slightly after receiving advice that radio was important way to reach audiences in Tairāwhiti, a target region for the consultation.

Our ad was played 2,821 times and we estimate 31.3 percent of our target audience heard it at least once.

Out of home – Digital billboard networks

We used two different digital billboard networks across the campaign: Mobil petrol stations and community and recreation centres.

In the first phase, both networks showed a general advertisement relating to the consultation, in phase two, we showed an advertisement aiming to reach car owners in petrol stations, and ones aiming to reach home and content insurers in community and recreation centres.

Our ads were shown just under 4,345,000 times across both networks.

1,524,000

NEWSPAPERS DELIVERED



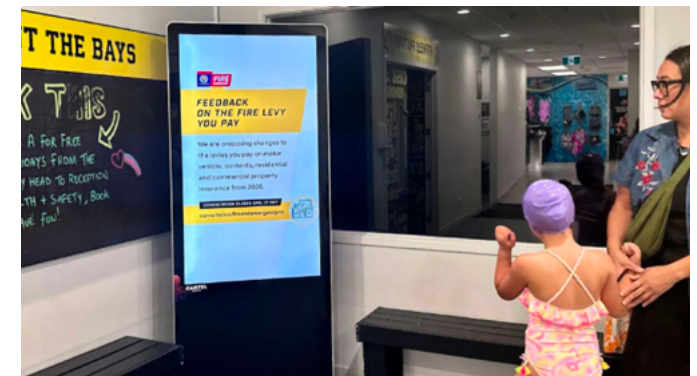
31.3%

AUDIENCE CAPTURE



4,345,000

SCREEN IMPRESSIONS



Website, Citizen Space and email

www.fireandemergency.nz

For the full six weeks of the consultation period the front page of the Fire and Emergency external website featured a banner promoting the consultation.

We published a Discussion Document and the Cost Impact Recovery Statement on the website and linked through to Citizen Space. The Discussion Document was also available to download from Citizen Space.

Over the three pages we achieved 6,062 views from 2,119 unique

users. Our documents were downloaded 1,375 times.

Citizen Space

Our primary mode of participation in the ‘digital first’ model is the online platform Citizen Space. The provider has extensive experience supporting the NZ public service with public communication activity, and the tool is widely acknowledged to be an effective platform that enable the public to engage in the specific discussion that is relevant to them.

We drove respondents to the platform through our digital advertising campaign. We estimate there were around 46,000 views on Citizen

Space. Only 50 of these came from our website.

Email

We emailed a list of 300 stakeholders twice during the consultation with “open rates” at around 45 percent. We also sent 23 stakeholders an email directly from the Chief Executive to announce the opening of the consultation.

We set up an email inbox to receive questions and submissions.

6,062

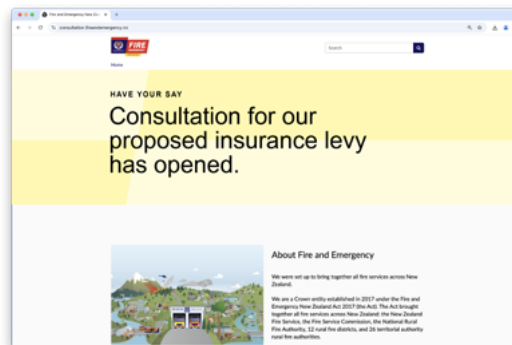
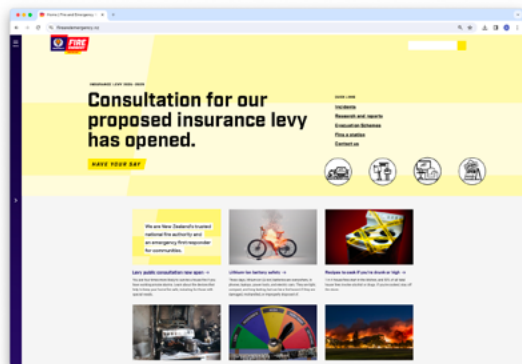
WEBSITE VIEWS

46,000

CITIZEN SPACE VIEWS

45%

EMAIL ‘OPEN RATES’



The digital campaign

Social media and online advertising

Social media

Social media ads ran in two phases. Phase one ran from 15 April to 12 May. Phase two began in the week of 29 April and ran through to the close of consultation on 17 May.

The first phase of our campaign focused on reaching the widest audience. In this phase our posts on Facebook and Instagram reached more than 2 million people, with around 6,500 clicks on our links.

Phase two of the campaign focused on action – encouraging people to have their say. These posts were shown more than 3.763 million times and just under 30,000 people clicked on our links.

During the campaign we adjusted some of our location targeting to areas where we had yet to receive submissions on Citizen Space.

This campaign had the most engagement of any we have had on our social media channels. The comment section became a public forum of its own, with many of the ads getting over 200 comments, and one getting more than 700.

Commenters most frequently engaged with each other rather than asking questions of us, although we did need to make clear that commenting on social media would not be a contribution to the consultation. We directed commenters to Citizen Space as part of our monitoring efforts.

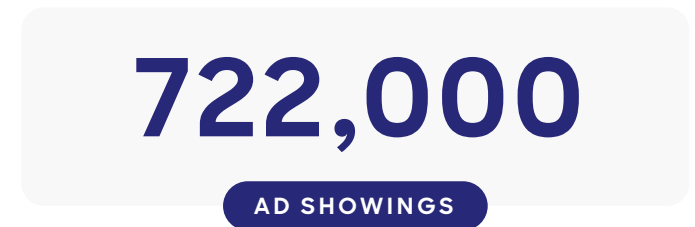
Comments on social media echoed those shared by submitters. Fairness was the predominant theme with comments saying that the system is unfair because people who pay insurance subsidise those who don't. This was true even when people were very supportive of the work Fire and Emergency does.

As with Citizen Space, there were comments about the levy system, with people saying that Fire and Emergency should be funded differently. People were also concerned about the rising costs of insurance and of living more generally. There was some negative commentary about the government but not a lot directed at Fire and Emergency and there were also some positive comments about the levy and what it pays for.

Interactive

From 15 April to 12 May we ran a series of interactive digital ads aiming to reach people in New Zealand aged over 25 who likely own a home or a motor vehicle. The ads were shown around 722,000 times and there were 12,700 clicks on links.

We placed ads directly on the Stuff news website between 29 April and 17 May as part of phase two of the campaign. The ads were shown nearly 800,000 times and 2500 clicked on the link.



Opportunities for improvement

This consultation establishes the ongoing three yearly levy cycle and lessons learned from this process will inform future consultations.

We have outlined below some of our lessons learned, to form an important part of our continuous improvement.

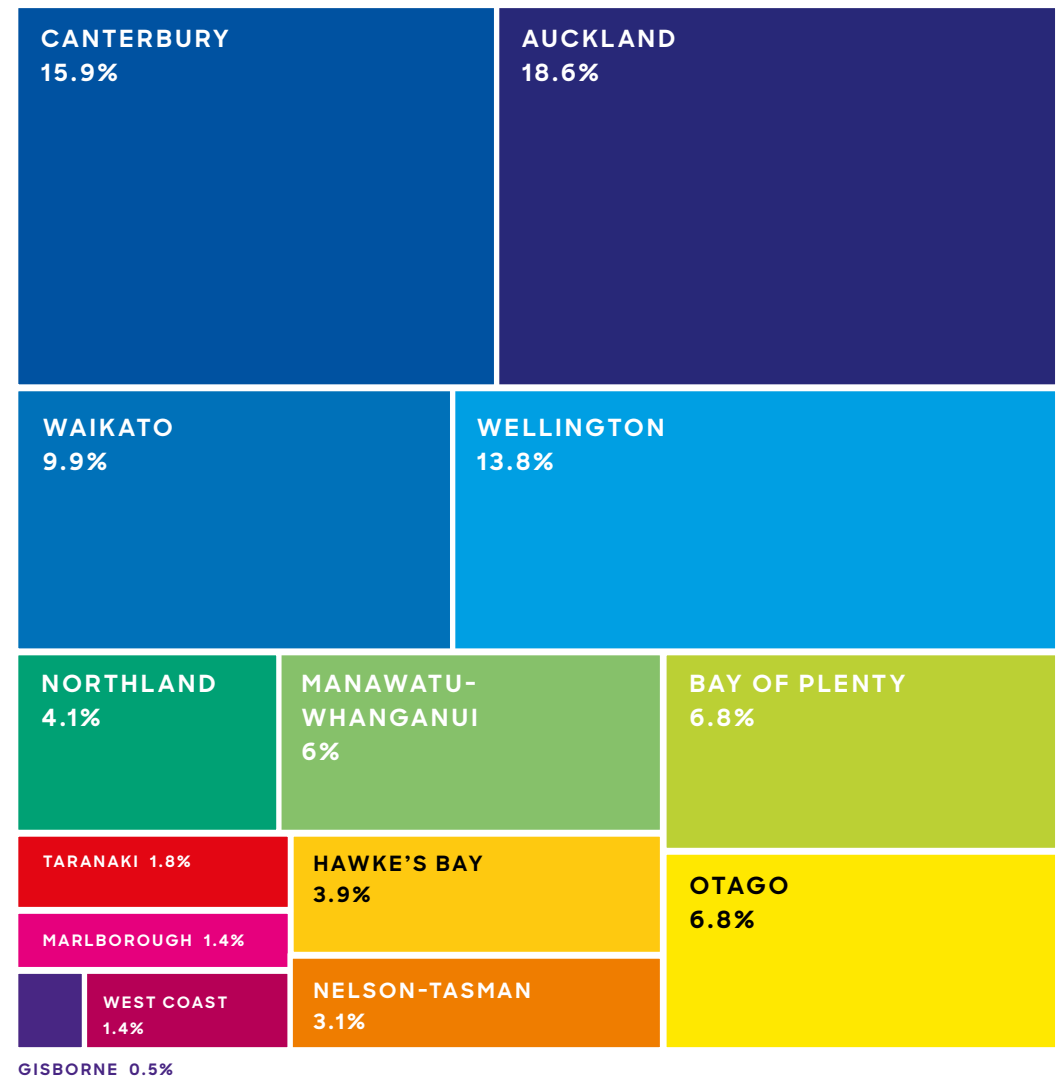
- We collected very little demographic information from respondents. This was a deliberate decision but one which may be reviewed in future rounds as it is difficult to assess whether we received responses that are representative of the population that Fire and Emergency serves. We are also unable to ascertain with any certainty that groups who are likely to be significantly impacted by changes either to levy rates or to service delivery have provided feedback.
- We were not able to develop a methodology that considers the relative weighting of responses made on behalf of an organisation or membership body, as opposed to those responses submitted as an individual or household.
- Timeframes did not allow for any face-to-face engagements, which is a barrier to participation for segments of the population.
- The subject matter was complex and timeframes did not allow for pre-consultation communication, engagement or community outreach. This would be ideal for any consultation process but is particularly important as changes to exemptions and to the legislation meant that many submissions were focused on issues outside of the scope of our consultation.
- Timeframes did not allow the development of additional materials for translation or for translation of the Discussion Document into languages other than English or into alternative formats to support people with disability, low levels of literacy, or for whom English is a second language. This will be addressed in future consultations.
- We included a lot of questions in the Discussion Document and on Citizen Space. From the responses we received we have learned that some questions were not as effective as we expected when developing them. We developed the Discussion Document before we knew that we would be using Citizen Space. That meant opportunities enabled by the platform could not be factored in when developing the survey questions. Additional consideration will be given to the development and presentation of the questions so that they are better suited non-specialist audience. In addition, many questions asked for free text responses which made analysis more complex.

8

Survey demographics

738 submitters told us their regional residence.

We achieved a good spread of submissions from across the country, and all regions were represented. Auckland was somewhat under-represented based on population size.



Appendix 1: Consultation Questions

1. About Fire and Emergency

1. Please tick the services below which you **expect** Fire and Emergency to provide. You can tick as many or as few of the boxes as you like.
 - Putting out fires – structural and vegetation
 - Responding to medical emergencies
 - Responding to severe weather events and natural disasters, such as floods and earthquakes
 - Human and animal rescues from swift water and emergencies
 - Promoting safe handling of hazardous substances
 - Providing fire safety checks and certifications of buildings
 - Promoting fire prevention, awareness, and safety in communities and schools
 - Issuing fire permits
 - Responding to motor vehicle crashes, including rescuing people trapped in vehicles
 - Responding to maritime emergencies
 - Urban search and rescue services
 - Cleaning up chemical and other substance spills
 - Developing rural fire plans to reduce the risk of wildfire
 - Fire research and investigation, and incident reporting
 - Assessing building fire safety and developing evacuation plans
 - Other (please explain)
2. From the list above, tell us what is the most important service we provide, and what is the next most important?
3. Are there activities that we currently don't do, that you think we should do?
4. Thinking about the services we provide, what would you like to see us doing more of for the community? What would you like to see us doing less of?
5. How would it impact you, your whānau/family or community if we couldn't respond quickly when there was a fire or emergency near you?
6. Please provide any other comments about our response.

Our proposed Fire and Emergency levy rates

7. Do you think this is a fair way to share the cost across the insurance types?
8. Are there any changes you would make to the allocation of levy across the insurance types?
9. What impact would the allocation of levy across the insurance categories have on you, your family and the community?
10. Do you have any other suggestions about the allocation of the levy across the insurance types?

Levy proposal: Motor Vehicles

11. Do you support this change for motor vehicles, less than 3.5 tonnes (domestic), full cover?
12. Do you support this change for motor vehicles, less than 3.5 tonnes (domestic), third party fire and theft cover?
13. Do you support this change for motor vehicles, more than 3.5 tonnes (commercial), both full and third party fire and theft cover?
14. Do you think this is fair way to share the cost across motor vehicle insurance holders?
15. Are there any changes you would make to these proposed rates for motor vehicle insurance holders? Why?
16. How would the levy proposal for motor vehicles impact for you, your whānau/family and community?

Levy proposal: Residential and personal property

17. Do you think this is a fair way to share the cost across residential property insurance holders? Why/why not?
18. What alternative would you propose?
19. Do you think this is a fair way to share the cost across personal property insurance holders? Why/why not?
20. What alternatives would you propose?
21. How would our proposed residential and personal levy rate impact you and your whānau/family? (For example, do you think it could impact your insurance choices?)
22. Do you have any other comments on our proposals for rates of residential and personal property insurance?

Levy proposal: Non-residential

23. Do you think this is a fair way to share the cost across non-residential property insurance holders? Why?
24. What alternative would you propose? Why?
25. Do you think there should be a cap on non-residential property insurance? Why/why not?
26. How would our proposed non-residential levy rate impact you?
27. Do you have any other comments on our proposals for rates of non-residential property insurance?

General questions

28. Are you providing feedback as a representative of a business or organisation?
 - No – As an individual
 - Yes, on behalf of:
 - government organisation
 - private business
 - industry association
 - community group
 - non-government organisation (NGO)
 - name of business or organisation:
29. Please indicate the region which you live in, or your organisation represents*:
 - National
 - North Island
 - Northland
 - Auckland
 - Waikato
 - Bay of Plenty
 - Gisborne
 - Hawke's Bay
 - Taranaki
30. To help us better understand your feedback, please indicate which type(s) of the following insurance policies you hold:
 - Whanganui – Manawatu Wellington South Island
 - Marlborough
 - Nelson – Tasman
 - West Coast
 - CanterburyOtago
 - Southland
 - Motor vehicle insurance (full coverage)
 - Motor vehicle insurance (third party)
 - Property insurance
 - Contents insurance
 - Commercial property insurance
 - I don't hold any insurance
31. My insurance is held predominantly:
 - Locally – New Zealand insurance firm
 - Internationally – through a New Zealand broker
 - Internationally – direct
 - I don't know
32. Are there any other matters you think Fire and Emergency should consider when implementing these levy proposals?
 - Yes. If so, what?
 - No
33. Do you have any other comments you would like to share on the proposed Fire and Emergency insurance levy for 2026-2029?
34. Would you like to upload a file with your submission?
35. Contact details
 - Name
 - Email address
 - Contact number
36. Do you consent to being contacted about your submission and/or provided with further information about the Fire and Emergency Levy Consultation?
 - Yes
 - No

Appendix 2: Individual Questions Response Rate

On Citizen Space only four questions were compulsory and response rates varied across the other consultation questions.

2. About Fire and Emergency

3. Our proposed Fire and Emergency levy rates

4. Levy proposal – Motor vehicles

		Question type	% who responded
1	Please tick the services below which you expect Fire and Emergency to provide?	Tick box	86.2%
2	What is the most important service we provide, and what is the next most important?	Tick box	84.5%
3A	Are there activities that we currently don't do, that you think we should?	Yes / no	81.3%
3B	Name service	Free text	11.2%
4A	What would you like to see us doing MORE of for the community?	Free text	32.8%
4B	What would you like to see us doing LESS of for the community?	Free text	37.5%
5	How would it impact you, your whānau/family or community if we couldn't respond quickly when there	Free text	59.3%
6	Please provide any other comments about our response.	Free text	21.2%

		Question type	% who responded
7A	Do you think this is a fair way to share the cost across the insurance types?	Yes / no	84.3%
7B	Why do you think this?	Free text	60.6%
8A	Are there any changes you would make to the allocation of levy across the insurance types?	Yes / no	75.6%
8B	What changes?	Free text	46.0%
9	What impact would the allocation of levy across the insurance categories have on you, your family and the community?	Free text	65.0%
10	Do you have any other suggestions about the allocation of the levy across the insurance types?	Free text	30.1%

		Question type	% who responded
11A	Do you support this change for motor vehicles, less than 3.5 tonnes (domestic), full cover?	Yes / no	80.1%
11B	Why do you think this?	Free text	54.0%
12A	Do you support this change for motor vehicles, less than 3.5 tonnes (domestic), third party fire and theft cover? (yes, no, why?)	Yes / no	78.4%
12B	Why do you think this?	Free text	46.4%
13A	Do you support this change for motor vehicles, more than 3.5 tonnes (commercial), both full and third-party fire and theft cover?	Yes / no	76.3%
13B	Why do you think this?	Free text	41.9%

4. Levy proposal – Motor vehicles

		Question type	% who responded
14A	Do you think this is fair way to share the cost across motor vehicle insurance holders?	Yes / no	81.1%
14B	Why do you think this?	Free text	44.1%
15A	Are there any changes you would make to these proposed rates for motor vehicle insurance holders?	Yes / no	73.9%
15B	What changes?	Free text	62.7%
16	How would the levy proposal for motor vehicles impact for you, your whānau/family and community?	Free text	73.3%

5. Levy proposal – Residential & personal property

		Question type	% who responded
17A	Do you think this is a fair way to share the cost across residential property insurance holders?	Yes / no	75.0%
17B	Why do you think this?	Free text	44.4%
18	What alternative would you propose?	Free text	36.2%
19A	Do you think this is a fair way to share the cost across personal property insurance holders?	Yes / no	72.0%
19B	Why do you think this?	Free text	31.2%
20	What alternatives would you propose?	Free text	29.1%
21	How would our proposed residential and personal levy rate impact you and your whānau/family? (e.g., could it impact your insurance choices?)	Free text	41.0%
22	Do you have any other comments on our proposals for rates of residential and personal property insurance?	Free text	19.4%

6. Levy proposal – Non-residential property

		Question type	% who responded
23A	Do you think this is a fair way to share the cost across non-residential property insurance holders?	Yes / no	63.8%
23B	Why do you think this?	Free text	33.2%
24	What alternative would you propose? Why?	Free text	26.1%
25A	Do you think there should be a cap on non-residential property insurance?	Yes / no	75.0%
25B	Why do you think this?	Free text	30.2%
26	How would our proposed non-residential levy rate impact you?	Free text	29.5%
27	Do you have any other comments on our proposals for rates of non-residential property insurance?	Free text	14.2%

7. General

		Question type	% who responded
28	Are you providing feedback as an individual or as a representative of a business or organisation? *	Tick box	96.6%
29	Please indicate the region which you live in or your organisation represents.*	Tick box	93.0%
30	To help us better understand your feedback, please indicate which type(s) of the following insurance policies you hold.*	Tick box	91.3%
31	My insurance is held predominantly (locally, internationally, don't know)	Tick box	90.4%
32A	Are there any other matters you think Fire and Emergency should consider when implementing these levy proposals	Yes / no	78.8%

		Question type	% who responded
32B	Other matters to consider	Free text	47.8%
33	Please provide any other comments you would like to share on the proposed Fire and Emergency insurance levy for	Free text	37.3%
34	2026-2029.	Yes / no	0.6%
35	Would you like to upload a file with your submission?	Free text	85.2%
36	What is your name?	Free text	83.3%
37	What is your email address?	Free text	63.1%
38	What is your contact number	Yes / no	86.0%
39	Do you consent to being contacted about your submission and/or provided with further information about the	Yes / no	89.8%

*compulsory questions

Appendix 3: Questions received during consultation

Some errors in the published document were identified by different sources, and we received a few questions seeking clarity of the correct information.

We responded promptly by updating the document. During stakeholder meetings, we were asked, and responded to, various questions specific to that stakeholder. These were not recorded as part of the consultation feedback as these sessions were designed to share information to assist in making a submission.

Questions received during consultation, and responses provided, are set out below.

Question	Response
For properties and vehicles that are not insured and do not pay a levy, what strategy is in place to recover costs incurred by FENZ?	<p>The Fire and Emergency Act 2017 sets out how the organisation is to be funded.</p> <p>Part 3 of the legislation says that a levy is the basis for funding to support Fire and Emergency in carrying out its functions and duties. Under Part 3, the levy should be equitable, but without strict apportionment according to use, benefit or risk.</p> <p>While some cost recovery may have been possible for some of the fire services that pre-dated Fire and Emergency, the Act does not currently include that provision and the levy we collect funds all activities undertaken by the organisation.</p> <p>We do not operate a user pays service and we will continue to respond when called, no matter the callers insurance status.</p> <p>Decisions relating to the mechanisms by which Fire and Emergency is funded, including cost recovery and the levy, are made by Government through the Department of Internal Affairs and not by Fire and Emergency.</p>

Question	Response
How are the costs associated with stuff outside the fire services “core” activities is proposed to be paid for e.g., flood clean-ups, medical emergencies etc. I note around 97% is funded by levy payers with presumably a very small portion (I assume around \$15 million) paid for by the Government as part of its contribution to “public good” activities and government offices. I assume that non-core fire service proposed to be apportioned across both residential and business organisations on some sort of basis??	<p>Levy is the primary source of funding for our activities. Appendix 1 of the discussion document shows how we allocate our costs across our activities. Direct costs are allocated to a response activity based on incident data and some direct costs are allocated to non-response activities (e.g., fire prevention). Corporate and readiness overheads are then allocated across the activities, although readiness costs are allocated only to our “core” activities.</p> <p>Appendix 3 [of the discussion document] discusses how we calculate the level rates and apportion the costs against the policy holder groups (PHGs).</p> <p>This method is the same for both our “core” and “non-core” services.</p> <p>For non-response activities (e.g., readiness and risk reduction) the allocation of costs to PHG occurs as predetermined percentages for non-incident driven outputs (e.g., Education, Advice on Building Design) based on analysis including historical trends and consultation within Fire and Emergency.</p> <p>Incident-driven costs are allocated based on whether the incident we attended was at a residential home, commercial building or involved a motor vehicle.</p> <p>We note that the table at Appendix 3 of the discussion document is displaying the wrong percentage share. We are working to get this fixed, in the meantime we have included the correct version with this email. [table included]</p>

Question	Response
<p>1. How many private properties did not have any Insurance* during the recent Cyclones.</p> <p>2. How many business properties did not have any Insurance* during the recent Cyclones.</p> <p>3. How many private vehicles (cars and motorcycles) did not have any Insurance* during the recent Cyclones.</p> <p>4. How many commercial vehicles did not have any Insurance* during the recent Cyclones.</p> <p>*Insurances that collect the FENZ levy.</p>	<p>We do not collect or hold this data you are requesting. The insurance industry, potentially the Insurance Council, may be able to assist you.</p>
Does insurance held overseas pay levy?	<p>All properties in New Zealand, that hold insurance either in NZ or offshore is liable for levy payment. For those insurance policies brokered or held in NZ, the insurance provider will collect the levy and pay it to Fire and Emergency. Those who hold insurance policies directly with those offshore entities are required to pay the levy direct to Fire and Emergency.</p>
Do Forest owners pay levy on public liability insurance or on another kind of contract?	<p>From 1 July 2026, it is expected that forestry that is insured for fire damage will incur fire levy. Depending on the nature of the forest, this will most likely be incurred at the non-residential rate. Forest owners who are insured only for public liability will not pay levy.</p>

Question	Response
What kinds of buildings are non-residential (specifically kohanga reo and kura Kaupapa, medical centres and community organisations)?	<p>Any building that is not insured as a residential property, will be subject to the levy rate for non-residential property. Residential property means a household unit (buildings used only or mainly for residential purposes) and surrounding land.</p>
What are the rates of uninsured people in New Zealand?	<p>Fire and Emergency does not collect or hold this information. We collect data from a range of external sources (including Statistics NZ, Ministry of Transport and the insurance industry) to inform our estimation of the number of insurance holders in each policy holder group (residential and personal property, non-residential property and motor vehicle). This helps us calculate the levy rate for each of these policy holder groups but does not provide estimates of the proportion that are uninsured (residential and personal property, non-residential property and motor vehicle).</p>
<p>Throughout this document you talk about the levy being based on per \$100 of insurance cover.</p> <p>I think you actually mean per \$10k which is very different.</p> <p>Could you please correct this as it is very misleading (and scary!).</p>	<p>We are expressing the rate at 1.85 cents per \$100 sum insured and they are only applied up to a cap.</p> <p>What that will mean is a maximum levy of \$115.63 for residential property (an increase of \$9.63 on the maximum payable from 1 July 2024) and a maximum levy of \$13.88 for personal property (a saving of \$7.32 on the maximum payable from 1 July 2024). You can find this information on pages 24-26 of the discussion document.</p> <p>Some of our recent posts on social media had a typo and expressed our rates for home and contents insurance in dollars. That was a mistake and has been corrected. The rates in the discussion document and on our consultation platform are correct.</p>

Question	Response
<p>On page 21 of the pdf that you provide for information for consultation, there are some misleading or incorrect numbers.</p> <p>For a Full cover domestic vehicle, the current levy is \$9.53, and the proposed levy is \$40.12. The data states its an \$18.92 increase. Which doesn't seem correct. It should be \$30.59 increase. Which is dramatically larger than stated.</p> <p>Then for the two commercial vehicle options (full and 3rd party) both state that there will be a \$18.92 increase, but this is intangible, as the current rate is based on value of the vehicle. So it would be better to present the data that any vehicle under \$33,573 would see a rate increase. And any vehicle over that cost, would see a rate decrease.</p> <p>Please confirm if this is an error, and how you propose to communicate to the public, the error.</p>	<p>Thank you for your email and for making us aware of the issues on page 21 of the discussion document published on 8 April. While there were some errors in the calculations, the rates themselves are correct. The errors you have noted have already been corrected and new version of the discussion document was loaded on 3 May, noting that there are corrections from the previous version. The errors have also been noted on our website.</p>



WHAKAROTONGA IWI

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