Disasters are a true test of corporate and government leadership. Every disaster has unique issues that influence the complexity and pace of recovery and Christchurch has experienced its own unique issues and complexities. These complexities have involved understanding building performance, land damage, foundation designs, apportionment of losses - to name a few. This presentation explores the challenges in Vero’s recovery program and how damage assessments have impacted the ultimate costs over the last 2 years. It also discusses the property underwriting implications post Christchurch and the opportunities for insurers to work more closely with the Earthquake Engineering Society around natural hazard modelling, property risk and future building performance.