

How to use this dashboard

This dashboard shows a monthly snapshot of EQC's progress across its operational spectrum as well as how we track in relation to the performance measures in our *Statement of Performance Expectations 2021-22*. Below is a summary of each section.

Section 1 - Statement of Performance Expectations (SoPE) measures

This section shows progress across those SoPE measures that can be measured on a monthly or quarterly basis. The results are cumulative year-to-date results which reflect the year-to-date progress bar to reach the year-end target. The SoPE 2021-22 is one of our public accountability documents which can be found on our website:

<https://www.eqc.govt.nz/about-eqc/publications/statement-of-performance-expectations>

Section 2 - Canterbury*

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury'). It shows how many claims have been reopened (inflow), how many claims have been resolved during the month (resolved), and how many are outstanding at the time of reporting (on hand). We also profile our remaining on hand claims by age, by complexity, by settlement pathway, and by reason for reopening the claim. This section also provides visibility on our progress to resolve claims in dispute (claims subject to legal proceedings or other dispute resolution pathways).

Government on-sold support package

This sub-section outlines our progress in the delivery of the Government on-sold support package, on behalf of the Government, to support owners of on-sold over-cap properties in Canterbury to access financial help to have their homes repaired.

Section 3 - Other Natural Disaster Events (Excluding Canterbury/Kaikōura)

This section covers all claims that are not related to the specific Canterbury and Kaikōura events. Here, we track our claims management progress by how many we have received during the month (inflow), how many we have resolved in the month (resolved), and how many are on hand (outstanding). The data in this section is organised by the type of natural disaster damage for which a claim may be lodged (namely earthquake, landslip, flood or storm damage). In this section we also profile our remaining on hand claims by damage type and age. We also report on any new natural disaster events that have occurred during the reporting period that have had an impact on claim inflow.

Claims subject to management under the Natural Disaster Response Agreement (NDRA)

Under the Natural Disaster Response Agreement (NDRA), which came into effect on 30 June 2021, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). However, EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Section 4 - Resilience

This section monitors the progression of EQC's contribution to reducing risk and building resilience to natural hazards in New Zealand. The section also monitors the perceptions of key stakeholders around the quality and relevance of the outputs of EQC's investment in research (usefulness, usability and use), our contribution to building resilience to natural hazards and the quality of our partnering in these areas. Monitoring also includes the public's perceptions of how we are doing with enhancing public understanding of natural hazard risk and our influence on the public to take action to reduce this risk.

Section 5 - Customer Focus

This section monitors the quality of our customer focus through customers' satisfaction with their interactions with EQC. There are three key strands which align to the customer focus metrics in the SoPE 2020-21:

- 'Service Quality' of their overall claims experience and, for Canterbury customers, reflection on their most recent experience;
- 'Timeliness and quality of Complaints Resolution'; and
- 'Enduring settlements'.

The data comes from the customer satisfaction survey that TNS Kantar undertakes on our behalf each month. This section also summarises the volume of customer contacts by phone, email and post.

Note: Due to timing of the survey, the customer satisfaction results are reported a month in arrears.

Section 6 - Media

This section monitors the tone and impact of EQC's coverage in both traditional and social media. It keeps a year-to-date count of the number of media statements released by EQC, and also how many times EQC appeared in the media during the month (media articles). The section also provides a view on what's driving our media impact and the leading messages and themes shaped by these drivers in both media formats.

Section 7 - Official Information Act (OIA) Requests

This section monitors the number of OIAs we have received, completed and have remaining on hand at the end of the month. Our OIAs are divided 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 EQC and/or operational activities (Organisational OIAs). Our compliance rate for both request types is monitored and reported here.

Section 8 - Privacy Breaches

This section provides a monthly update on EQC's compliance matters, in particular, the severity and nature of reported privacy breaches as well as any emerging themes.

Section 9 - HR Operations

This section tracks EQC's average annual leave balance, sick leave usage and annualised turnover, compares them to the corresponding Public Service average and provides visibility on what's influencing our averages and annualised turnover rate. This section also provides a view on headcount movement overlaid by claim population movement and a broad profile of our workforce, which is updated on a quarterly basis.

*The published report made available to the public excludes a section on Kaikōura as it includes private commercially sensitive insurer data.

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output One - Recovery after an event

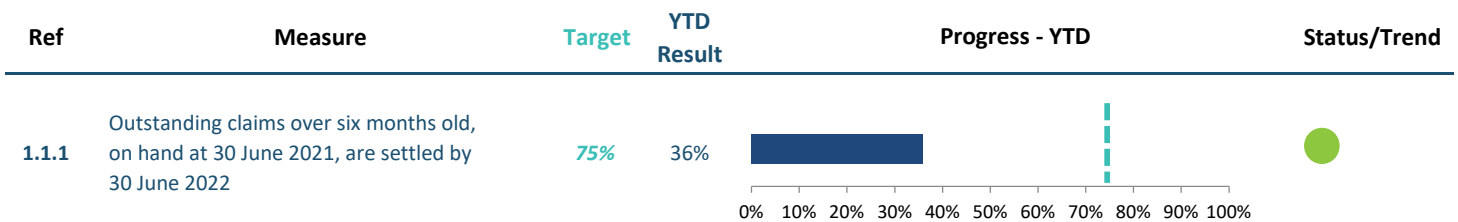
Output 1.1 - Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

Output 1.1 is specifically focussed on providing service to EQC's customers with claims from the 2010-2011 Canterbury earthquake sequence, including claims EQC is managing on behalf of Southern Response Earthquake Services Limited (Southern Response). The measures address both the timeliness and customer focus of EQC's claims resolution.

The measures in this output class are a continuation from the 2020-2021 financial year. From 2021-2022, measures are likely to be re-evaluated to reflect the smaller number of claims and the different treatments required for them.

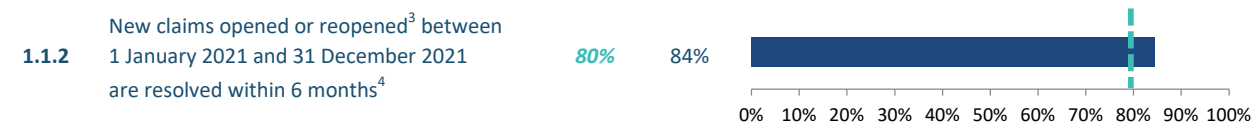
The threshold for customer satisfaction is lower for Canterbury claims than it is for other claims. This is because Canterbury claims often have long and complex histories, in part reflective of past processes that have now changed. Also, for this reason most of our customer focus measures look at a customer's recent experience to test the effectiveness of our continuous improvement initiatives.

Performance measures | Timeliness



Commentary:

In the FYTD, we have closed 178 (36%) of the 495 claims that were outstanding (over 6 months old) at 30 June 2021. For the FYTD, performance against SOPE measure 1.1.1 is tracking ahead of expected performance to meet target.



Commentary:

In the FYTD, 807 (84%) of the 956 in-scope claims that were reopened in January-February 2021 have been settled within 6 months of their reopened date. For the FYTD, performance against SOPE measure 1.1.2 is tracking ahead of expected performance to meet target.



Key performance measures outlined in the On-Sold Canterbury Properties Services Agreement	Standard	Result
EQC will initiate direct contact with the Applicant within 10 Business days of receipt of the Application.	100%	100%
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%
EQC 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%

³The open claim has been resolved (closed) from the perspective of the business (EQC). An open claim may be classified as resolved where the customer has been asked to provide further information related to their claim (over a period) that has not occurred. This approach is consistent with that taken by the private insurers. To count as reopened, EQC needs to have triaged the request and accepted the possibility of further activity being required.

⁴Does not include claims in litigation or where a customer appoints a third party to represent them.

Key:

- Result not available for the month
- Potential risk of not achieving target
- Performance trend increase
- No change in performance trend
- On track for delivery
- Target highly unlikely to be achieved
- Performance trend decrease

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

Output One - Recovery after an event (cont.)

Performance measures | Customer Focus

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.1.4	Claims managed on behalf of Southern Response are managed in accordance with the Agreement Relating to Management of Outstanding Canterbury Claims between EQC and Southern Response	100%	100%		

Commentary:

Under clause 6.6 of the Agreement relating to management of outstanding Southern Response earthquake claims, EQC must obtain Southern Response's written agreement prior to proceeding, where the Settlement Sum or Repair or Rebuild Sum exceeds the Cap by more than \$50,000.

1.1.5	More than 50% of surveyed customers are satisfied with their overall claims experience ⁵	>50%	60%		Results reported one month in arrears
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Commentary:

For the FYTD, performance against SOPE measure 1.1.5 is tracking ahead of expected performance required to meet target.

Note: Results are reported one month in arrears.

Reflecting on their most recent experience:

1.1.6	More than 70% of surveyed customers agree or agree strongly that EQC was transparent and fair in all interactions	>70%	71%		Results reported one month in arrears
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Commentary:

For the FYTD, performance against SOPE measure 1.1.6 is tracking ahead of expected performance required to meet target.

Note: Results are reported one month in arrears.

1.1.7	More than 70% of surveyed customers agree or agree strongly that EQC was responsive to their individual needs and situation during their recent claim experience	>70%	73%		Results reported one month in arrears
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Commentary:

For the FYTD, performance against SOPE measure 1.1.7 is tracking ahead of expected performance required to meet target.

Note: Results are reported one month in arrears.

1.1.8	More than 70% of surveyed customers indicate that all communications from EQC were clear and concise, and that they were clear on next steps for their claim	>70%	66%		Results reported one month in arrears
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Commentary:

While rated AMBER and FYTD performance against SOPE measure 1.1.8 is tracking behind expected performance, we still expect to achieve target.

Note: Results are reported one month in arrears.

⁵Continuation of measure 2.1.5 from FY2019-20

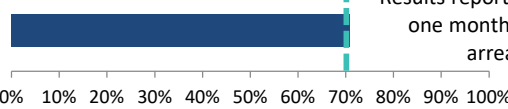

Key:

	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

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

Output One - Recovery after an event (cont.)

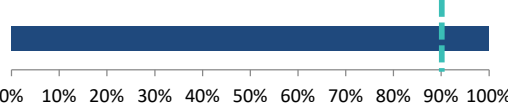

Performance measures | Customer Focus | Reflecting on their most recent experience

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.1.9	More than 70% of surveyed customers agree or strongly agree that EQC acted as experts with the skills, knowledge and desire to help them	>70%	71%		Results reported one month in arrears 

Commentary:

For the FYTD, performance against SOPE measure 1.1.9 is tracking ahead of expected performance required to meet target.

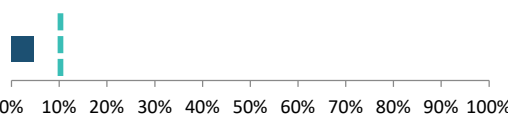

Note: Results are reported one month in arrears.

1.1.10 ⁶	Timeliness of complaints resolution: 90% of complaints resolved in 60 days	>90%	100%		
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Commentary:

So far this financial year, 100% of complaints relating to Canterbury claims have been resolved within targeted timeframes.

For the FYTD, performance against SOPE measure 1.1.10 is tracking ahead of expected performance required to meet target.

1.1.11	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months ⁷	<10%	5%		
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Commentary:

Of 879 in-scope claim closures in January and February 2021, 41 (5%) have since been reopened. This represents a significant improvement on the result reported last month, as we have extended the calculation to correctly identify and exclude claims reopened in our systems for administrative reasons that do not affect the original claim settlement.

⁶Previously this measure was broken down into three categories depending on claim complexity.

⁷This will not include claims re-opened for purposes such as minor works or for making a payment or insurer facilitation).

Key:

	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

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

Output One - Recovery after an event (cont.)

Output 1.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)

Output 1.2 is focussed on claims unrelated to the 2010-2011 Canterbury earthquake sequence. These measures address the speed, quality and cost of EQC's claims resolution. From mid-2021, these measures will relate to the services provided by private insurers on EQC's behalf.

Output 1.2 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.2.1	Claims lodged between 1 January 2021 and 31 December 2021 are resolved within six months	90%	100%		●
1.2.2 ⁸	Claims that have not been settled within six months of lodgement are settled within 90 working days of the assessment phase being completed	90%	35%		●

Commentary:

All but one of the 425 in-scope claims lodged in January-February 2021 were resolved within 6 months. For the FYTD, performance against SOPE measure 1.2.1 is on track to meet target.

Of the 69 in-scope claims not settled within six months of lodgement, 24 (35%) have subsequently been settled within 90 working days of the assessment process being completed. For the FYTD, performance against SOPE measure 1.2.2 is tracking ahead of expected performance to meet target.

Insurer Managed claims will affect performance of SoPE 1.2.1 and 1.2.2 from January 2022 (6 months after the commencement of the Natural Disaster Response Agreement (NDRA) on 30 June 2021).

'Insurer Managed' and 'EQC Managed' claims explained

Under the NDRA, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Note: As the proportion shifts more towards Insurer Managed claims, we will amend the visualisations slightly to illustrate the scale of both our Insurer Managed and EQC Managed claim volumes.

Output 1.2 | Performance measures | Customer Focus

1.2.3	More than 70% of surveyed customers are satisfied with their overall claims experience	>70%	59%		●
1.2.4	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was transparent and fair in all interactions	>70%	55%		●
1.2.5	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was responsive to their individual needs and situation during their recent claim experience	>70%	57%		●

Commentary:

For the FYTD, performance against SOPE measures 1.2.3-5 are tracking behind expected performance required to meet target.

SM 1.2.3 total customers surveyed = 49, satisfied customers ('EQC Managed' claims) = 29/49, satisfied customers ('Insurer Managed' claims) = 0/0

SM 1.2.4 total customers surveyed = 49, satisfied customers ('EQC Managed' claims) = 27/49, satisfied customers ('Insurer Managed' claims) = 0/0

SM 1.2.5 total customers surveyed = 49, satisfied customers ('EQC Managed' claims) = 28/49, satisfied customers ('Insurer Managed' claims) = 0/0

Note: We are as yet not able to report on customer satisfaction with Insurer Managed claims. It is expected that within the next quarter we will see sufficient sampling which will enable us to engage in meaningful reporting.

⁸The measure has been adjusted to reflect the small number of claims that now fall within this category.

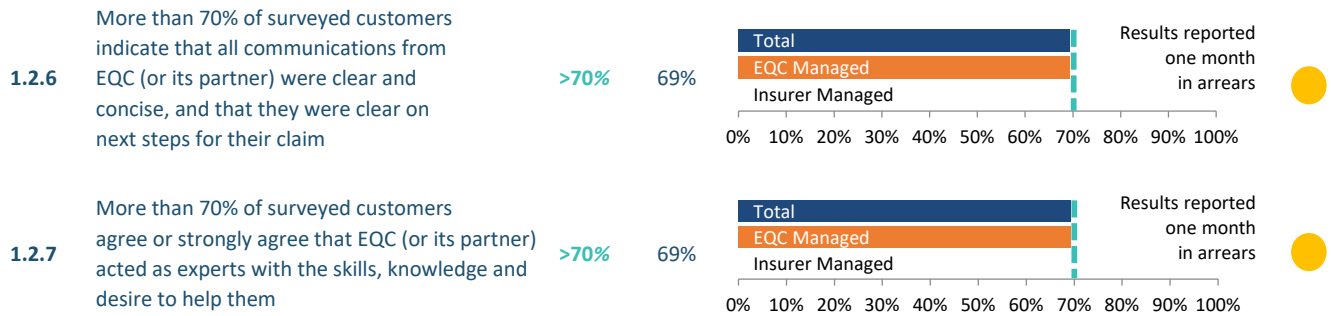
Key:

●	Result not available for the month	●	Potential risk of not achieving target	↑	Performance trend increase	↔	No change in performance trend
●	On track for delivery	●	Target highly unlikely to be achieved	↓	Performance trend decrease		

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

Output One - Recovery after an event (cont.)

Output 1.2 | Performance measures | Customer Focus

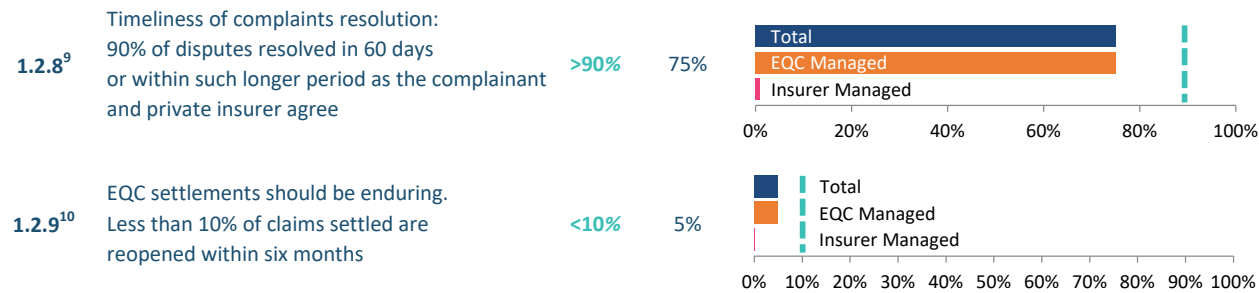
**Commentary:**

For the FYTD, performance both SOPE measure 1.2.6 and 1.2.7 are tracking behind expected performance required to meet target.

SM 1.2.6 total customers surveyed = 49, satisfied customers ('EQC Managed' claims) = 34/49, satisfied customers ('Insurer Managed' claims) = 0/0

SM 1.2.7 total customers surveyed = 49, satisfied customers ('EQC Managed' claims) = 34/49, satisfied customers ('Insurer Managed' claims) = 0/0

Note: We are as yet not able to report on customer satisfaction with Insurer Managed claims. It is expected that within the next quarter we will see sufficient sampling which will enable us to engage in meaningful reporting.

**Commentary:**

SOPE 1.2.8: In the financial year to date, 75% of EQC-managed claims in-scope for SoPE 1.2.8 have been resolved within 60 days. Only a very small volume of complaints have been received relating to Insurer-managed claims and none have yet passed the 60 day timeframe for resolution.

Note: Based on the volatility in this measure due to low volumes of complaints, we remain on track to achieve target for this measure.

SOPE 1.2.9: 31 of the 640 in-scope claim closures in January-February 2021, were reopened within 6 months of closure (4.8%).

'Insurer Managed' and 'EQC Managed' claims explained

Under the NDRA, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Note: As the proportion shifts more towards Insurer Managed claims, we will amend the visualisations slightly to illustrate the scale of both our Insurer Managed and EQC Managed claim volumes.

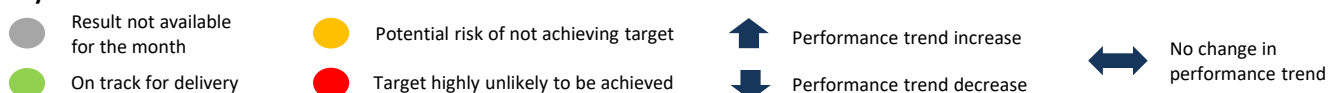
Performance measures | Quantity

**Commentary:**

As reported last month, we are still unable to report on progress given the low volume of settled claims.

⁹Excludes complaints that fall into the external dispute resolution process to align with Fair Insurance Code terminology.

¹⁰Measure excludes administrative reopens.

Key:

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

Output Two - Resilience

Output 2.1 - A resilience programme that facilitates improved analysis and public understanding of natural hazard risk

Our Resilience output class focusses on investing in science, data, loss modelling, and public education to support risk-informed decision making. With strong reciprocal relationships, we disseminate this knowledge and tools to people who can make a difference - policy makers, planners, key professions, and the public.

Output 2.1 | Performance measures | Quality

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.1	Percentage of stakeholders ¹² surveyed ¹³ agree or strongly agree that the outputs of EQC's investment in research are: <ul style="list-style-type: none"> • of good or excellent quality¹⁴ • relevant and focussed on the outcomes of the Resilience Strategy 	75%		Measured on an annual basis 	●
2.1.2	Percentage of stakeholders surveyed agree or strongly agree that EQC: <ul style="list-style-type: none"> • is contributing to driving progress in resilience • to natural hazards; • is an engaged and supportive partner 	75%		Measured on an annual basis 	●

Output 2.1 | Performance measures | Quantity

	Percentage of the public surveyed ¹⁵ : <ul style="list-style-type: none"> • who say that they thought about potential risks of natural hazards when buying or looking to buy a property 	75%		Measured on a quarterly basis 	●
2.1.3*	<ul style="list-style-type: none"> • as homeowners, are aware that they can take action to make their homes safer and stronger for disaster events 	60%		Measured on a quarterly basis 	●
	<ul style="list-style-type: none"> • on the standard key preparedness actions promoted by EQC¹⁶ who say they have taken one of those steps to prepare their homes 	55%		Measured on a quarterly basis 	●
2.1.4	Number of formal, evidence-based submissions made on relevant (natural hazard risk) policies, plans, or initiatives or local government statutory plans <ul style="list-style-type: none"> • Reviewer commentary that submissions are: <ul style="list-style-type: none"> • of good quality • on matters relevant to natural hazard risk reduction 	5		Progress to be advised 	●

¹²Stakeholders include local government and design, planning, and construction professionals.

¹³Quantitative surveys are undertaken by A C Nielsen, an independent organisation—annual measure so 2019-2020 forecast unknown

¹⁴Research excellence is a standardised framework for assessing the quality of research.

¹⁵By A C Nielsen via a quantitative survey.

¹⁶The current preparedness actions are secure tall furniture, secure hot water cylinder, remove or replace hazardous chimneys, secure foundations, know how to turn off mains gas, and know how to turn off mains water.

Key:

	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

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

Output Two - Resilience

Output 2.2 - Innovating through technology to enhance loss modelling and public understanding of natural hazard risk

Performance measures

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.2.1	Deliver the following milestones for introducing PRUE loss modelling ¹⁷ :	as per measure			
	• a communications strategy for introducing partners to PRUE loss modelling		●	Communications strategy to be discussed	●
	• completion of the transition of the new system by 30 November 2021		●	On track for completion by 30 November 2021	●
	• an agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA by the end of the financial year		●	An agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA has been completed	●
2.2.2	As part of EQC's website redevelopment project, an online tool will be developed by 30 June 2022 to inform New Zealanders about:	as per measure			
	• hazard risk information • priority preparedness actions they can take to reduce the impact of disaster		●	Development of on-line tool remains on track for completion by 30 June 2022	●

¹⁷PRUE is based on the RiskScape platform that is being developed by GNS and NIWA.

Key:

●	Result not available for the month	●	Potential risk of not achieving target	↑	Performance trend increase	↔	No change in performance trend
●	On track for delivery	●	Target highly unlikely to be achieved	↓	Performance trend decrease		

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

Output Three - Risk Financing

Output 3.1 - Maintain a reinsurance programme that supports EQC's delivery of affordable residential natural disaster insurance protection

Performance measures

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
3.1.1	Reinsurance protection is obtained on terms that assure continuity of coverage for all perils, at rates that are lower than the Crown's cost of capital	as per measure		Measured on an annual basis	
3.1.2	Annual consultation with the Crown on risk appetite occurs prior to purchasing reinsurance for 2021-2022	as per measure		Measured on an annual basis	
3.1.3	An annual review of EQC's Risk financing strategy is conducted	as per measure		Measured on an annual basis	
Output 3.2 - Managing the NDF					
3.2.1	The level of premiums collected compared to annual financial budget	100%		<p>Premiums collected YTD (\$m)</p>	
3.2.2	The NDF is managed in accordance with directions from the Minister	100%		Progress to be advised	
3.2.3	The value of the NDF is rebuilt (assumes fewer than 4,500 new claims in addition to Canterbury reopens)	>\$250m		<p>As at 31 July 2021, we are on track to achieve this measure</p>	

¹⁸This result was due to the number of dwellings in New Zealand increasing by more than the budgeted growth number.

Key:

	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

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

Output Four: Readiness for an event

Performance measures¹⁹ | Quantity

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
4.1	EQC is able to demonstrate, through contingency planning and scenario testing, that its event response model has capacity to manage 100,000 claims per year by 30 June 2022	as per measure		EQC has contingent capacity to scale to 100,000 claims per year through the Natural Disaster Response Model utilising Insurers and their contracting arrangements with Third Party Administrators (TPAs).	
Comment To validate this scalability, EQC reviewed Insurer event response and surge plans which outline how Insurers will scale to achieve capacity beyond what was achieved in Kaikōura. EQC is confident that there is contingent capacity to scale to 100,000 claims per year based on Insurers planned approach to surge. This is based primarily on the Insurers and TPA's to leverage significant national and international resources before needing to recruit. Being able to surge to appropriate staff levels to manage customer claims is the main driver to achieving this measure.					
4.2	To support co-ordinated insurance response and recovery activities. By 30 June 2022 EQC (with its partners) has developed two event response strategies that cater to a range of natural disaster perils that EQC covers	as per measure		Scenarios have been proposed for this measure, these being a Hawkes Bay earthquake and then an Alpine Fault earthquake. Work has commenced on the strategy for the Hawkes Bay EQ scenario.	
Comment Work on the Hawkes Bay earthquake strategy has commenced with a review of a joint event response guide. A series of workshops will occur over September and October to develop the strategy.					
4.3	Systems are established and available to receive agreed data from private insurer partners under the insurer response model agreement	as per measure		Data exchange is working as expected with all insurer partners with initial quality issues experienced last month now resolved. Data set(s) and data quality will be subjected to ongoing review and validation.	
Performance measures¹⁹ Quality					
4.4	Moderate - and high-risk issues identified through the Insurer Response Model Assurance Framework have an agreed and documented action plan to address those issues (including timeframes), and relevant actions have been completed within the agreed timeframes	95%		While SM 4.4 is currently On Track, we are working at a relationship level alongside areas of the business and some insurer partners to improve the action planning and timeliness of issue resolution in line with agreed timeframes.	
4.5	By 30 June 2022, EQC implements the 39 recommendations from the 2020 Public Inquiry ²⁰ that are fully within its control	100%	79%		
Comment EQC has now implemented 31 of the 33 recommendations it is responsible for that were scheduled for completion by the end of August. The two outstanding recommendations relating to the Reinstatement and Replacement Guide are expected to be completed by the end of September. The remaining recommendations EQC is responsible for have longer implementation lead times.					
4.6	EQC implements recommendations 5.1.3 and 6.1.3 from the 2020 Public Inquiry by 24 December 2022	100%	0%	Measured on a quarterly basis 	
4.7	New Zealanders have increasing trust and confidence in EQC	PSR Index score >90	0%	Measured on annual basis 	

¹⁹In the previous SoPE these measures were in the form of key activity measures.²⁰EQC has a total of 41 recommendations to implement, but two recommendations (5.1.3 and 6.1.3) require EQC to engage with third parties and require a longer lead time to deliver - see measure 4.6.

Key:

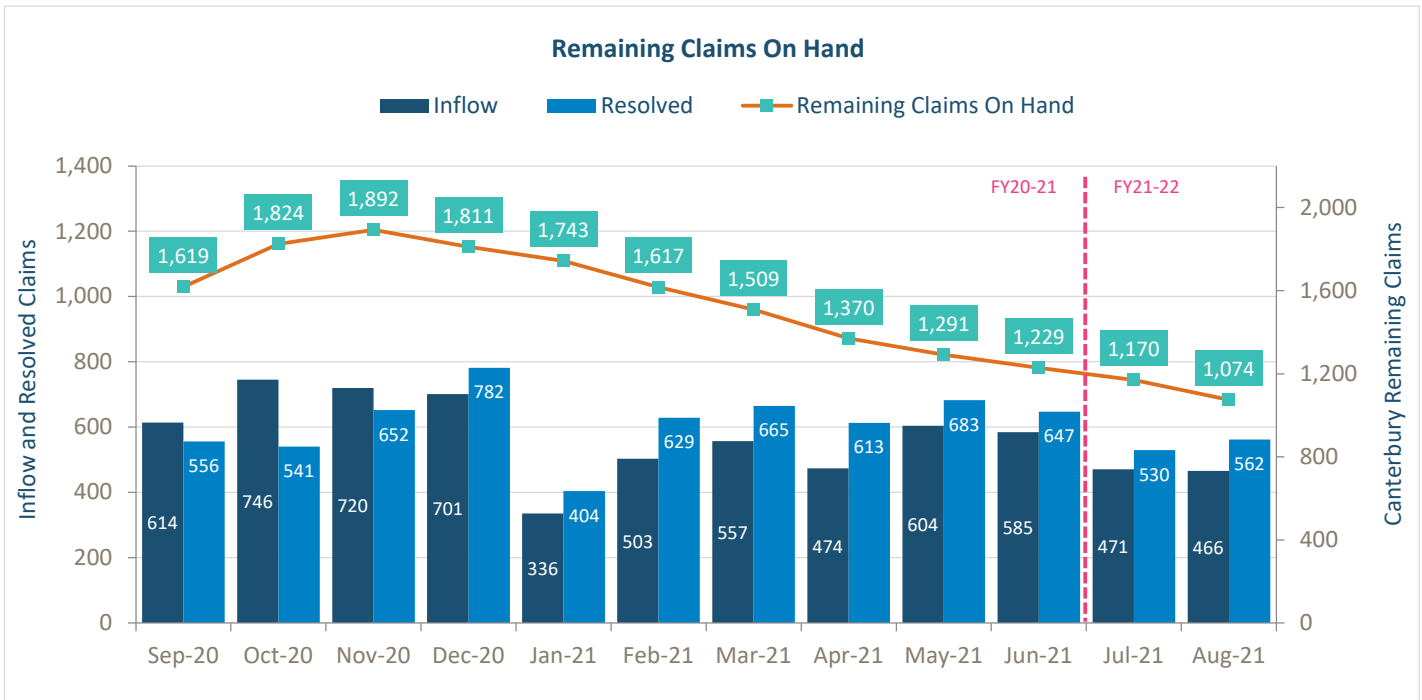
	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

Section 2 - Canterbury

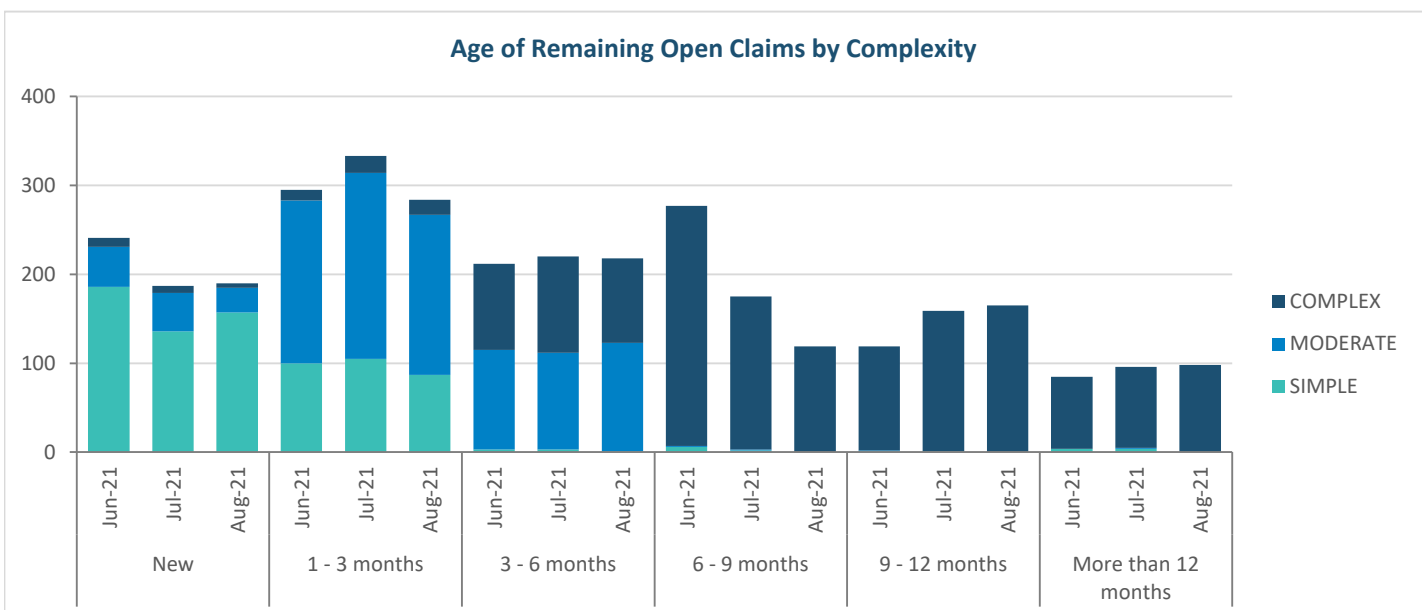
During the month, 562 claims were resolved, offset by inflow of 466 claims. At month's end we have 1,074 open Canterbury claims on hand, a reduction of 96 since the end of July.

The impact on settlement rates of the nationwide move to Alert Level 4, which came into effect on August 17, and gradual shift downward in alert level settings, will not become evident until September/ October. Performance during the month of August was insulated to an extent by the fact that many of the claims closed during this period had already moved beyond the stage of requiring site visits.

In line with our **Aged Claims Strategy**, the focus for the balance of calendar 2021 is two-fold. This involves the ongoing focus on reducing our aged claims (claims aged >12 months) population further and reducing the impact of claims that are aging within our 9-12 months and 6-9 months age brackets. It is expected that there will be an adverse impact on this population over the next two months as there are a number of claims in the preceding 9-12 month age bracket that will tip over into the aged claims population. As at month's end there are 98 (▲2) aged claims remaining on hand.



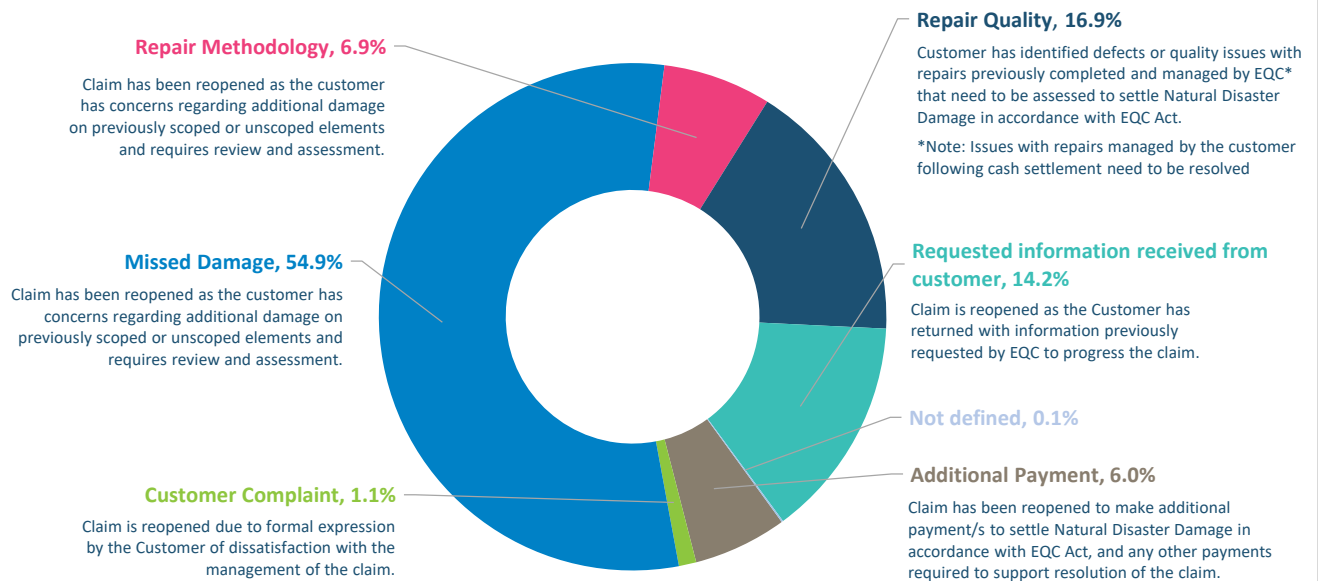
The 562 claims resolved this month includes 11 claims open at 1 August, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,742 of which are excluded). A further 12 SRES MOU claims were settled, and 1 claim was reassigned to Claims Assurance for review.



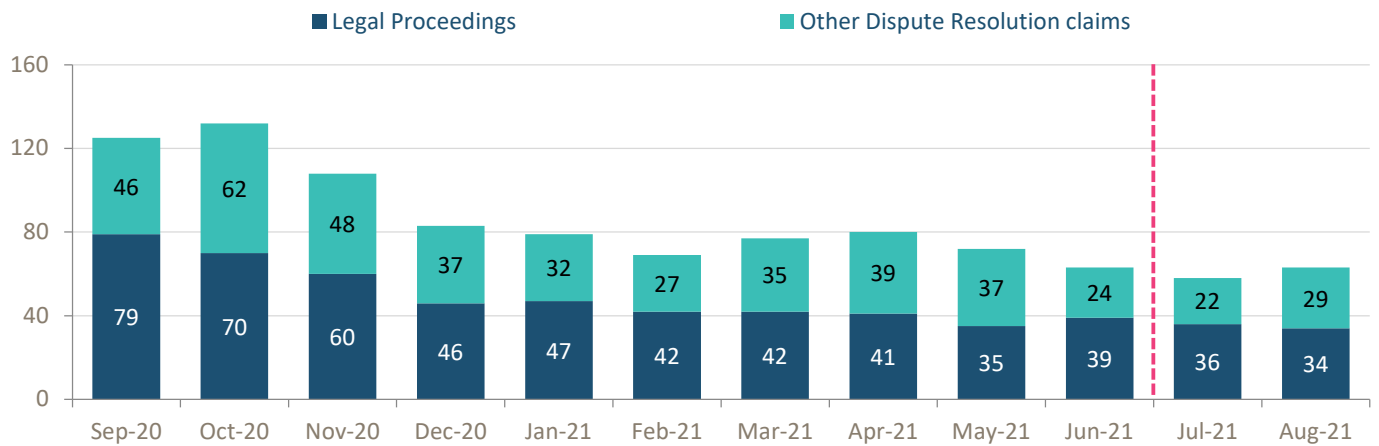
Resolution of aged claims remains a key priority for our settlement teams. During August there was a 2% increase in claims aged > 12 months (96 up to 98). Claims aged 6-9 months reduced by 32% (175 down to 119), though claims aged 9-12 months rose by 4% (159 up to 165).

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

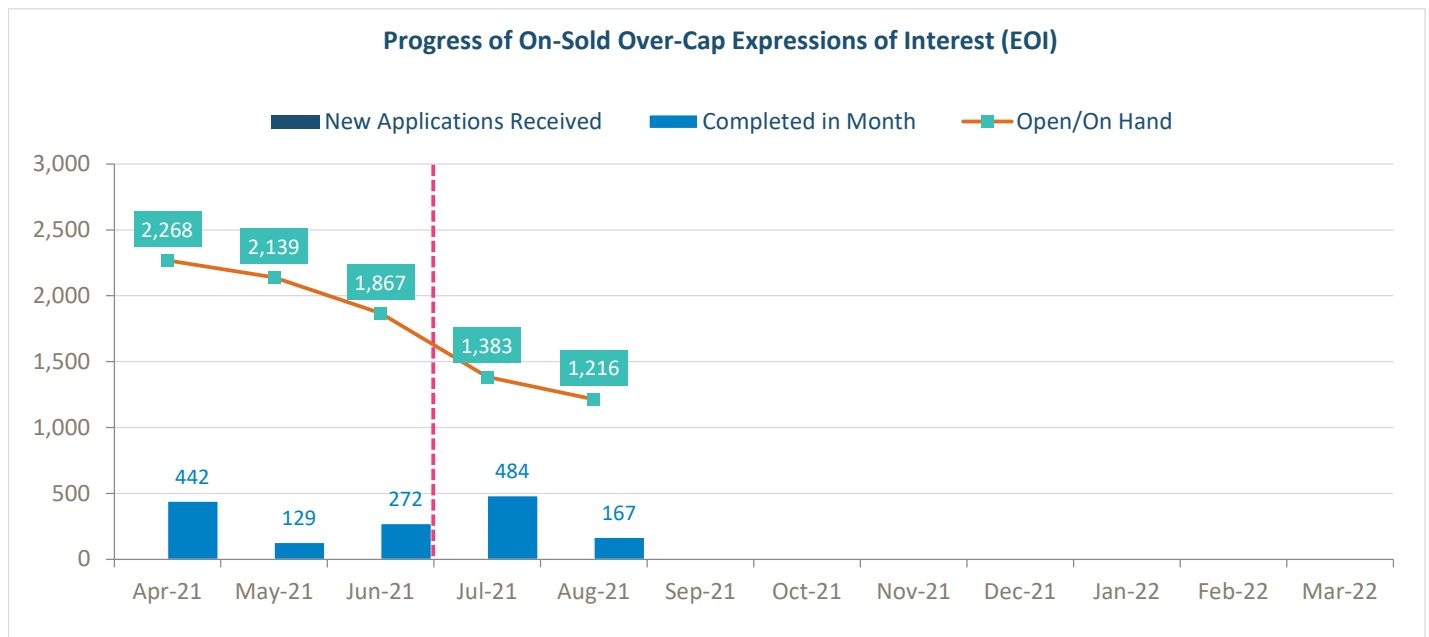


Claims in Dispute



As at 31 August, 34 Canterbury claims remained subject to legal proceedings, reduced from 36 at the end of July. Other claims with Dispute Resolution teams have increased from 22 at the end of July, to 29 as at August month end.

Section 2 - Canterbury (cont.)



Applications (expressions of interest - EOIs) for government support to repair On-Sold Over-Cap properties closed in October resulting in nil inflow from Nov-20.

The following chart plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 4,748 applications of which:

- 1,051 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Agree & execute settlement agreement' (446) + 'Monitor and Report' (605));
- 700 have been transferred to EQC operations to be managed as these applications are not likely to exceed the EQC cap, or do not fit the On-Sold eligibility criteria; and
- 1,372 have been closed due to insufficient information following a campaign to contact homeowners requesting additional information customer to assess their eligibility and demonstrate they have additional damage.

We currently have 1,216 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Work in Progress').

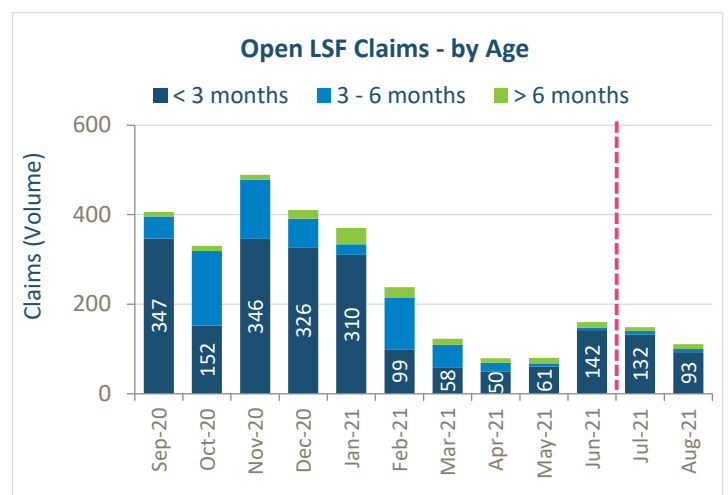
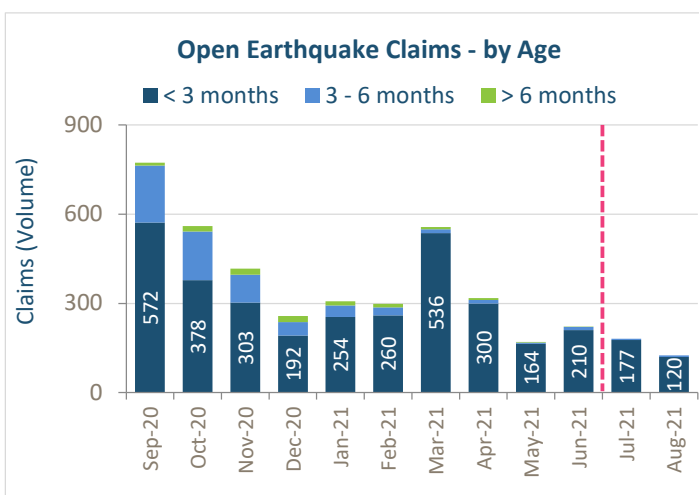
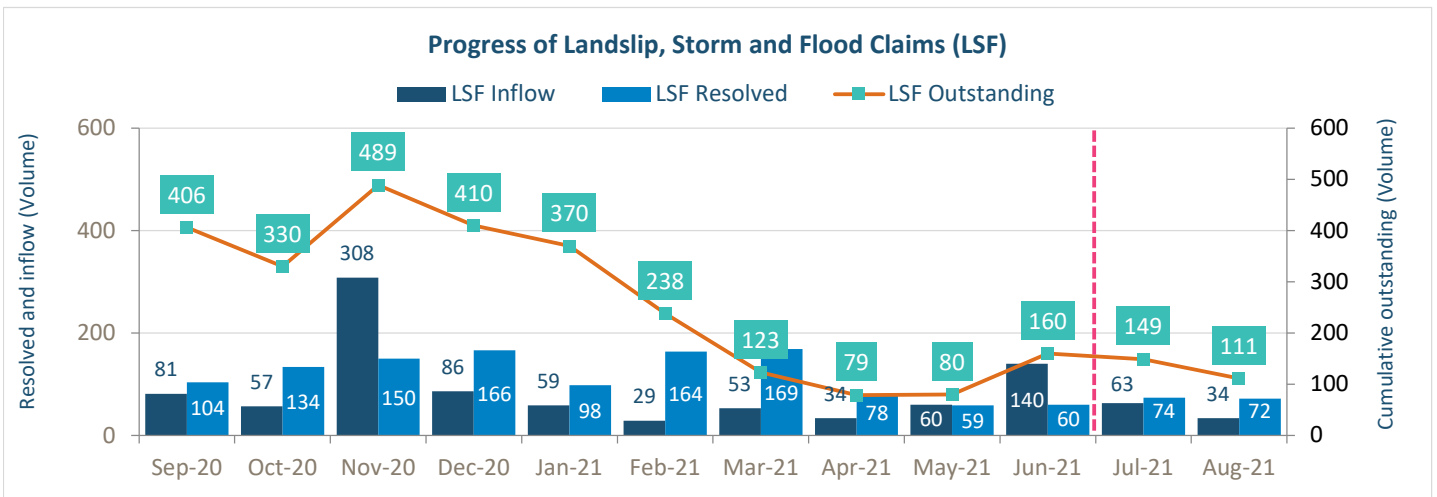
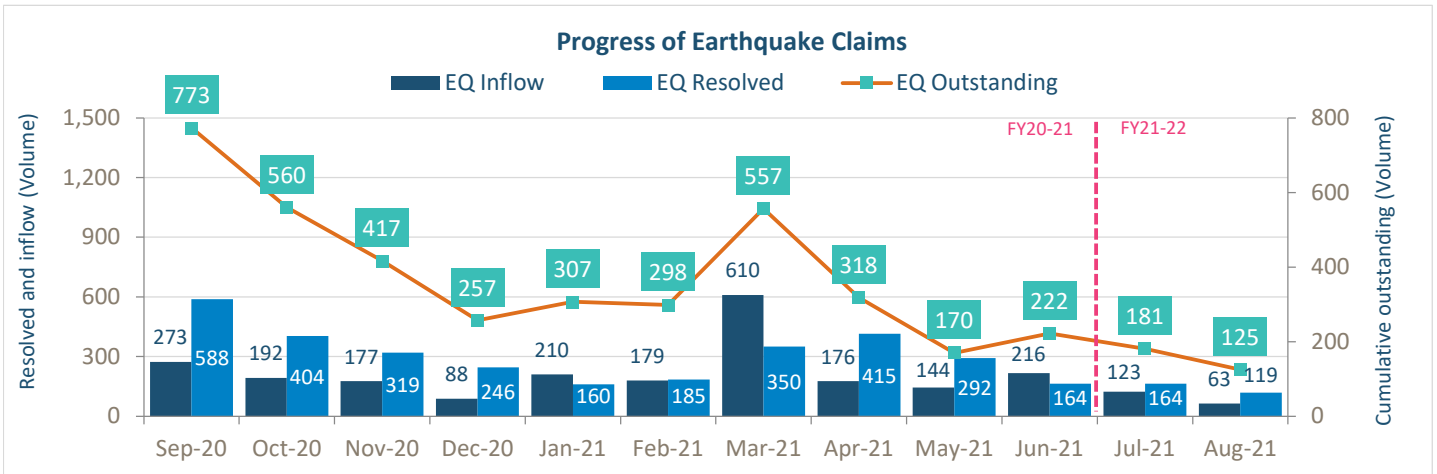


SOW - Scope of Works

Section 3 - Other Natural Disaster Events (Excluding Canterbury/Kaikōura)

This section provides details of claims that did not result from the Canterbury or Kaikōura earthquake events.

We recorded much reduced inflow of 97 new and reopened claims in August, down from 186 in July. Of this, 65% was attributable to earthquake (EQ) and 35% to Landslip, Storms and Flood claims (LSF). There were no significant volumes of claims particular to an event to report on this month, however a M4.1 earthquake on 11 August resulted in a small cluster of approximately 20 claims in the South Canterbury region.



Note: Inflow refers to claims lodged as well as reopened

Claims subject to management under the Natural Disaster Response Agreement (NDRA)

Approximately 400 claims are being managed under the NDRA, which came into effect on 30 June 2021. Most of these claims have resulted from the flooding occurring across the West Coast, Marlborough and Tasman regions in July, with approximately 50 earthquake claims also being managed.

Section 4 - Resilience

Progress summary

On our Resilience Three Year Priorities (2019-22)

**Coordinated & targeted
Research investment****In this month:**

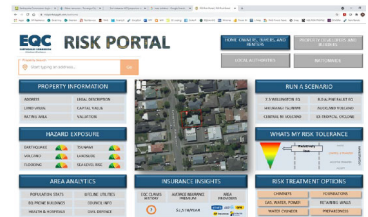
Shortlisted applicants for the Biennial Research Grants have submitted their full proposals, which are now being scored by the assessment panel. The deadline for submissions was extended to accommodate for those impacted by COVID restrictions. Contracts for the selected proposals will be signed by the end of the year.



Click the image to view the Proposal Guidelines for applicants | Biennial Grants Programme 2022

**A renewed focus on the strategic value of
Data and information****In this month:**

- Advertisement of the role of Principal Advisor, Risk Reduction and Resilience has concluded. This newly created role will oversee the development of our Risk and Resilience Portal. Interviews are currently underway.
- Internal scoping document on 'Incentivising Resilience' has been prepared.

**Enhancing
Risk & loss modelling products****In this month:**

No significant updates to report.

**RiskScape**

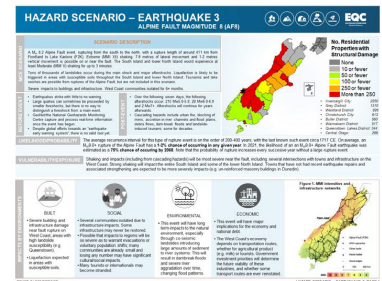
RiskScape is risk modelling software that lets users assess risks to buildings, infrastructure and people from natural hazards.

Want to know more?

Click the image above to watch this youtube video (2m17s)

**Accelerating the synthesis &
Translation of research outputs****In this month:**

- Draft submission prepared for the Napier District Plan.
- Completion of two hazard scenarios: Alpine Fault and Hawkes Bay earthquakes.
- Presentation to our Readiness Team on EQC's Alpine Fault scenario.
- Scoping for EQC Climate Adaptation Plan and Carbon Neutral Government Programme requirements.
- 2nd Aotearoa NZ Symposium on Disaster Risk Reduction postponed to early 2022, due to current COVID restrictions.

**Developing reciprocal
Partnerships**

Our goal: Central and local government; private insurers; key research platforms

In this month:

- Memorandum of Understanding signed with the New Zealand Planning Institute.
- Advertised for Chief Engineer (Building Resilience), a new dual-agency role for MBIE and EQC.

**Perceptions
of EQC**

We survey key stakeholders on a quarterly basis to ascertain perceptions around:

- the quality and relevance of the outputs of EQC's investment in research (SOPE 2.1.1)
- contribution to driving progress in resilience to natural hazards; and the quality of our partnering (SOPE 2.1.2)



We also survey the public on a quarterly basis to see how we're doing with enhancing the public's understanding of natural hazard risk and risk reduction activity undertaken (SOPE 2.1.3).

These results will be reported under Section 1 'SOPE Results' as they become available.

Section 5 - Customer Focus

Under the Natural Disaster Response Agreement (NDRA), which came into effect on 30 June 2021, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed' claims). EQC continues to directly manage historical claims ('EQC Managed' claims) relating to damage pre 30 June.

'EQC Managed' claims

Overall, customer satisfaction with EQC managed claims is stable across both our Canterbury and other Natural Disaster Events (NDE) teams.

While satisfaction amongst our Canterbury customers with their recent experiences remains stable, the proportion of accepted claims continues to decrease for NDE customers and this continues to drive down the overall satisfaction of our NDE customers. The impact of this proportional shift is that the satisfaction of our declined customers is heavily influenced by their claim outcome.

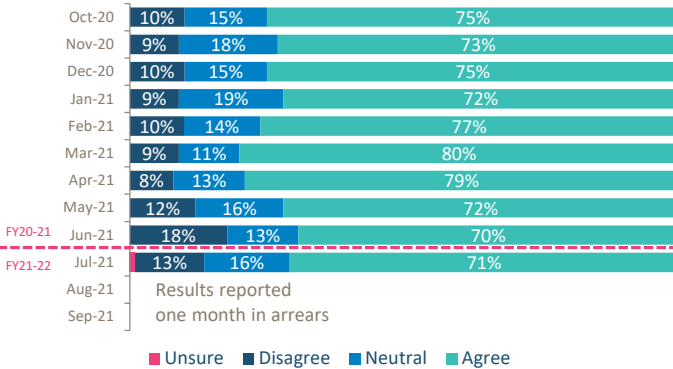
This month 152 customers took part in our survey (68% Canterbury and 32% NDE).

'Insurer Managed' claims

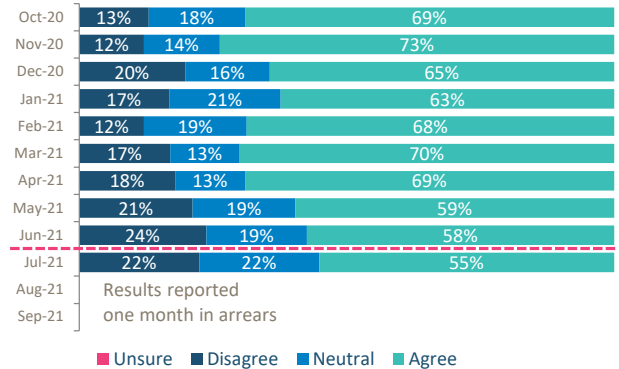
Given that the NDRA came into effect on 30 June 2021, we are as yet not able to report on customer satisfaction with Insurer Managed claims. It is expected that within the next quarter we will see sufficient sampling which will enable us to engage in meaningful reporting.

Transparent, fair and reasonable interactions

Canterbury - Recent Experiences (SoPE 1.1.6)



Natural Disaster Events (excl. Canterbury) (SoPE 1.2.4)



YTD AVG = 71%

Target: > 70%

Trend

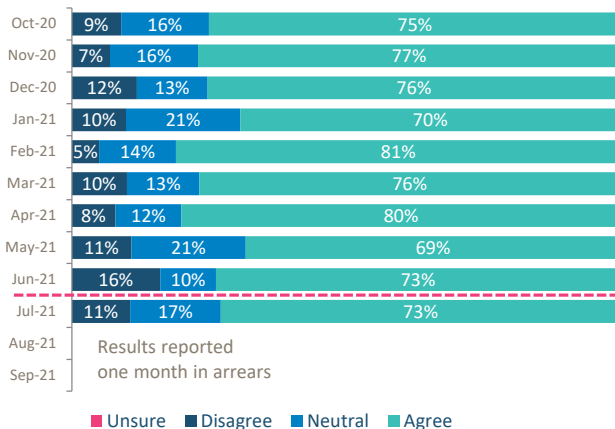
YTD AVG = 55%

Target: > 70%

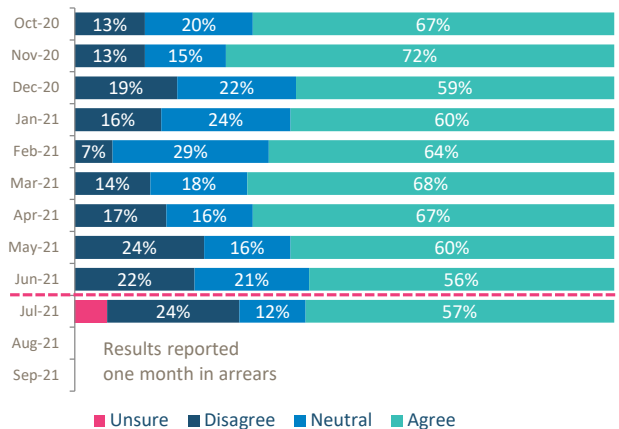
Trend

Responsive to individual needs and situation

Canterbury - Recent Experiences (SoPE 1.1.7)



Natural Disaster Events (excl. Canterbury) (SoPE 1.2.5)



YTD AVG = 73%

Target: > 70%

Trend

YTD AVG = 57%

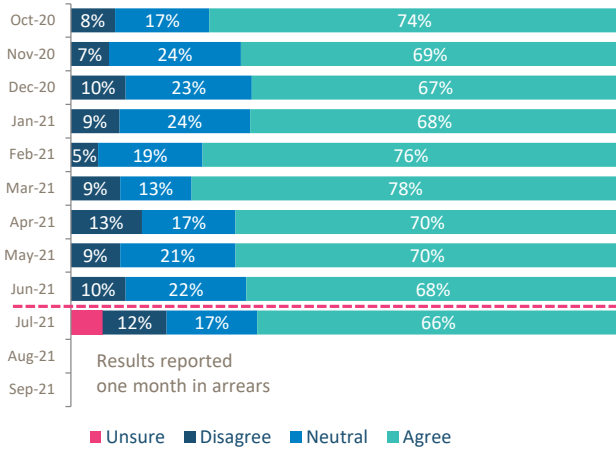
Target: > 70%

Trend

Section 5 - Customer Focus (cont.)

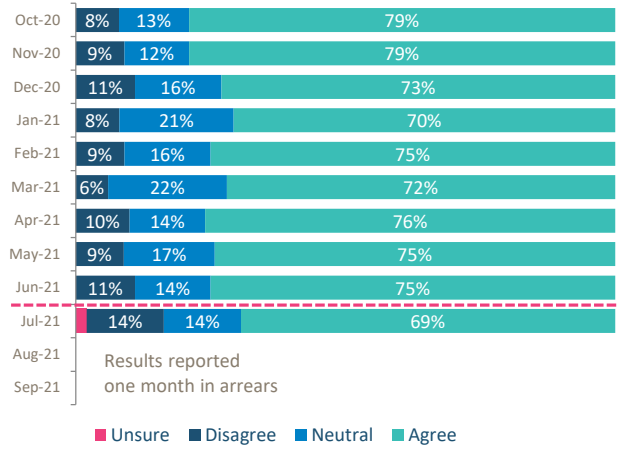
Quality of communication and customer clarity on next steps

Canterbury - Recent Experiences (SoPE 1.1.8)



YTD AVG = 66% Target: > 70% Trend

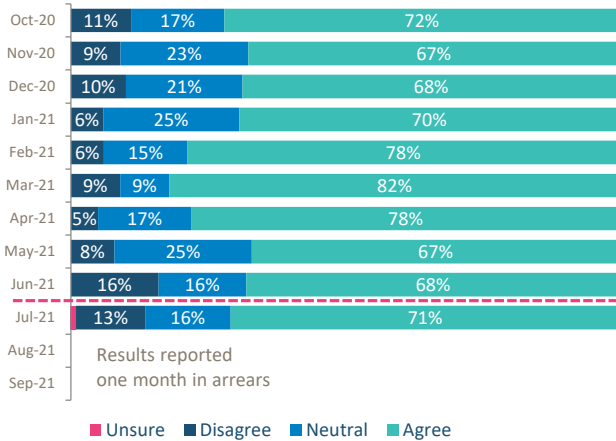
Natural Disaster Events (excl. Canterbury) (SoPE 1.2.6)



YTD AVG = 69% Target: > 70% Trend

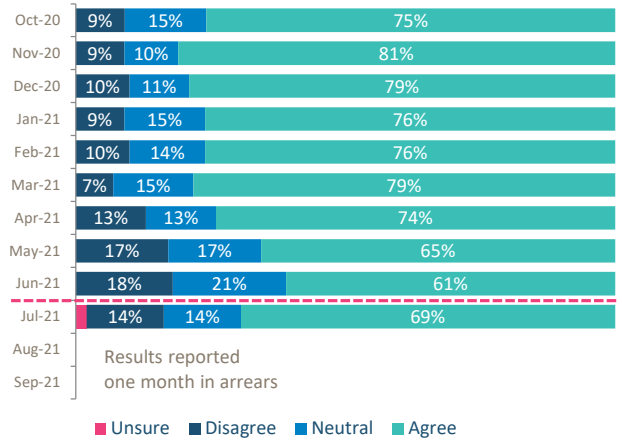
Demonstrating expertise and a desire to help

Canterbury - Recent Experiences (SoPE 1.1.9)



YTD AVG = 71% Target: > 70% Trend

Natural Disaster Events (excl. Canterbury) (SoPE 1.2.7)



YTD AVG = 69% Target: > 70% Trend

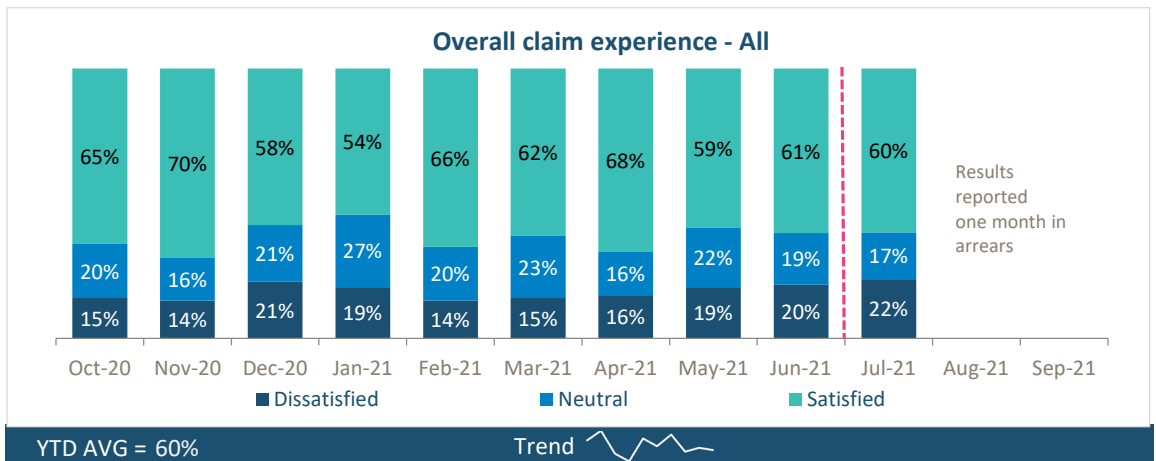
Overall claim experience

This month, our overall customer satisfaction result continues to remain stable at the total level.

Customer satisfaction at the total level has improved for the 'Lodgement' phase at 71% (vs, 68% for Q4 FY20-21), dipped for 'Assessment' phase to 56% (vs. 59% for Q4 FY20-21), and improved for the 'Settlement' phase to 59% (vs. 58% for Q4 FY20-21).

Survey question

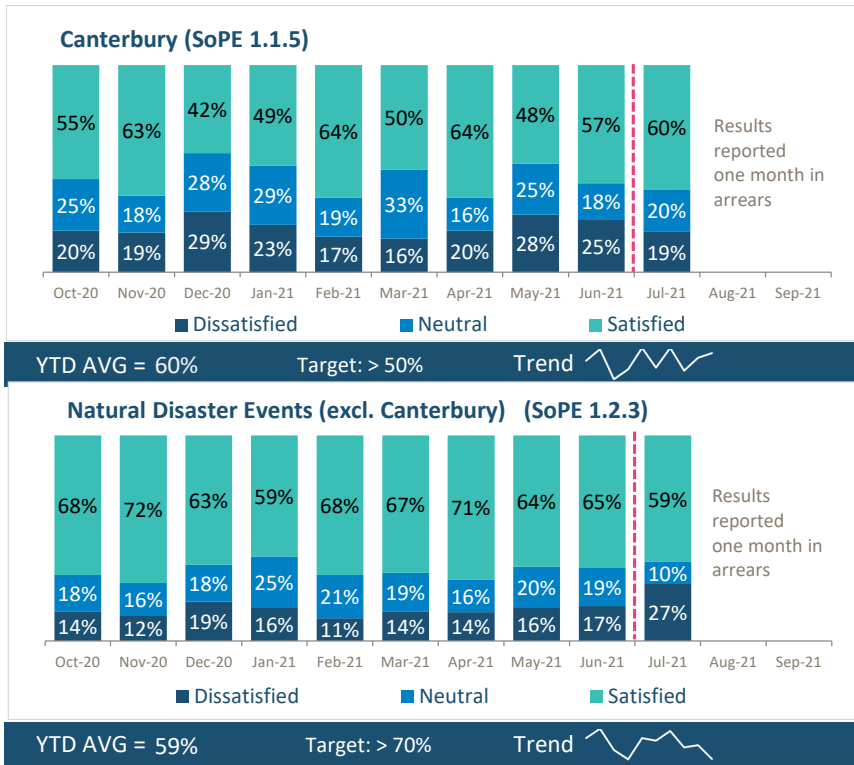
'How satisfied were you with the overall quality of the service you received making the claim?'



YTD AVG = 60% Trend

Section 5 - Customer Focus (cont.)

Overall claim experience by event response



Our Canterbury customers

60% overall satisfaction amongst our Canterbury customers for Jul-21 compares favourably to our Q4 FY20-21 of 56%.

Satisfaction with recent experiences continues to remain stable over time. Customers are increasingly mentioning the efficiency and timeliness of progress management. Similar to NDE, the proportion of declined claims have recently increased.

Our Natural Disaster Events (NDE) customers

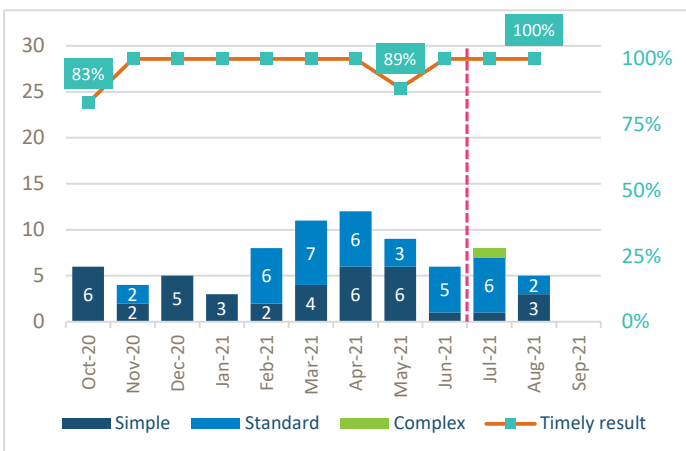
Lower volumes of NDE customers were surveyed this month as claims from recent events have now been completed and the introduction of the NDRA has resulted in less 'EQC Managed' claims received through this channel.

As the mix of accepted claims proportional to declined claims remains low, the overall quantitative scores continue to be influenced by this proportional shift. Further breakdown of these groups show that key indicators are generally holding stable or improved.

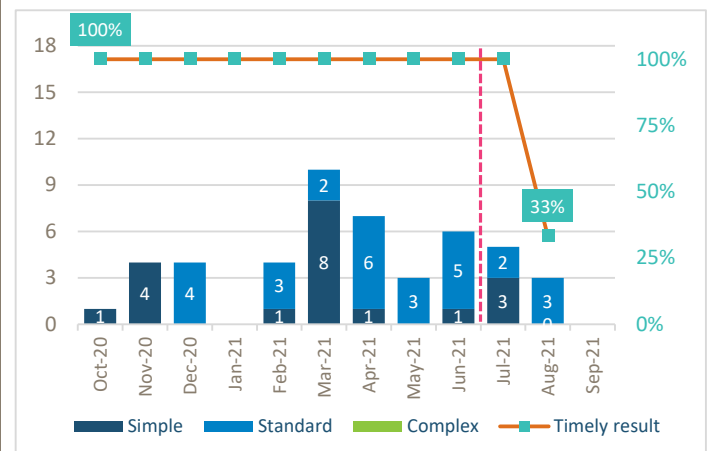
Note: As noted above no 'Insurer Managed' claims have as yet been surveyed.

Timeliness of complaint resolution

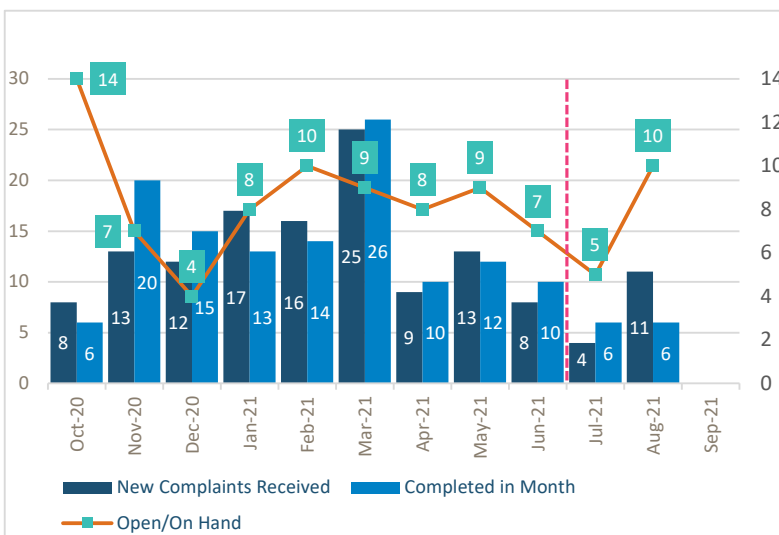
Canterbury (SOPE 1.1.10)



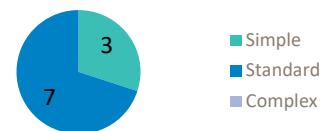
Natural Disaster Events (Excl. Canterbury) (SOPE 1.2.8)



Progression of customer complaints



Complexity of open complaints



We received inflow of 11 new complaints in August offset by resolution of 6 complaints. This left 10 open complaints on hand at month end, an increase of 5 claims from the previous month.

Three of the 10 complaints open at month end were simple complexity, and seven were standard complexity.

Of the open complaints, 4 are service related, 4 process related and 2 are technical in nature.

Section 5 - Customer Focus (cont.)

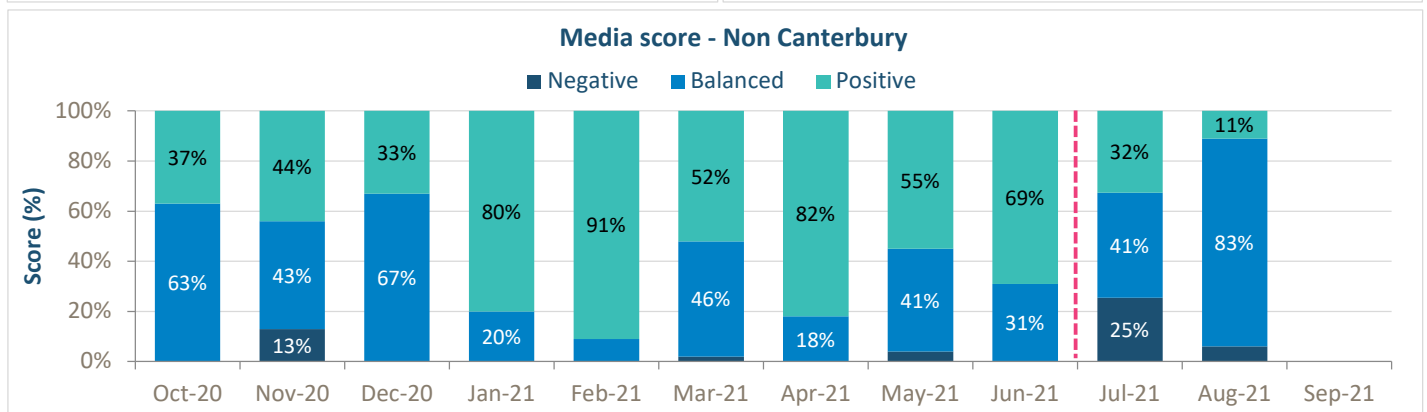
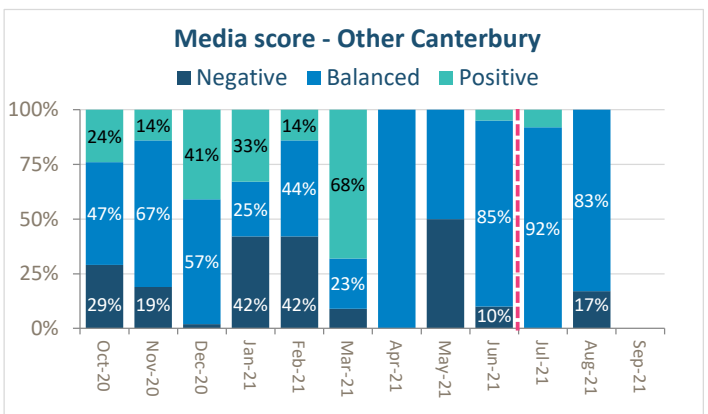
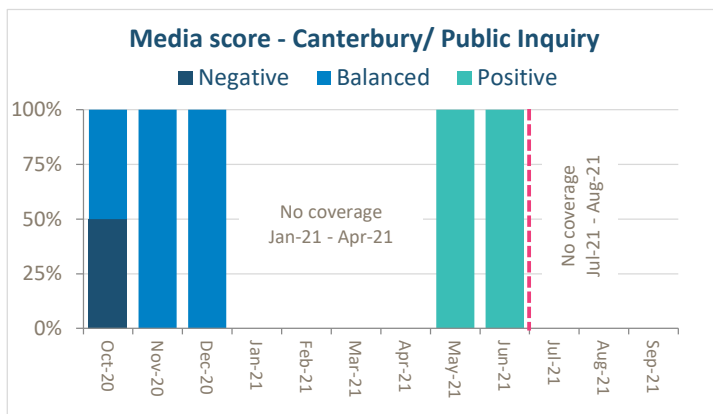
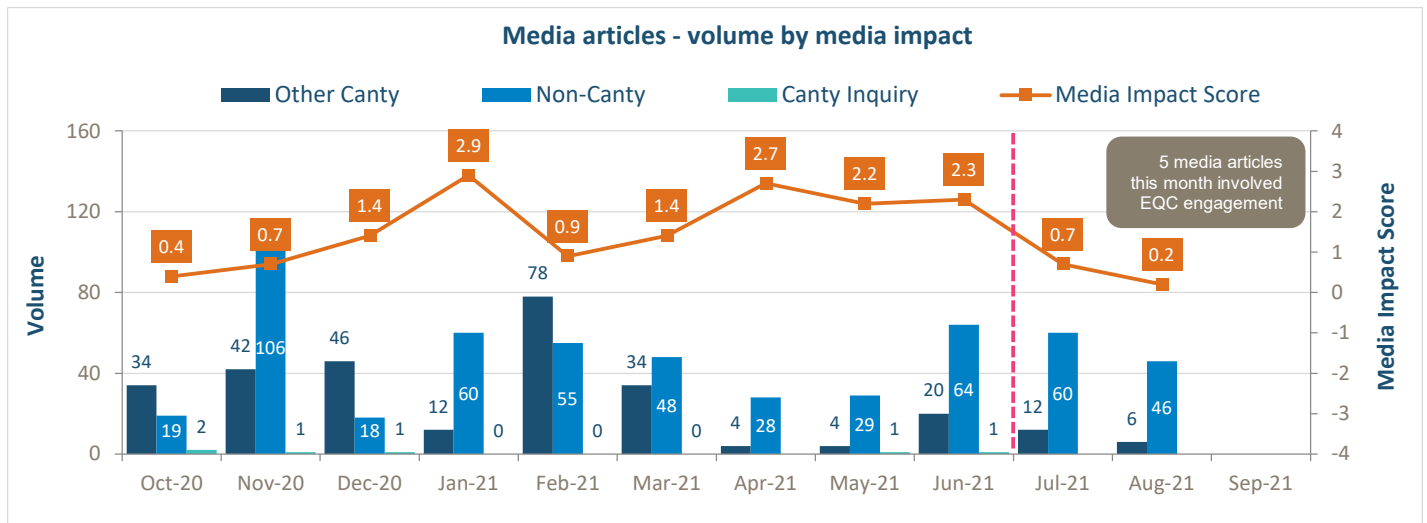
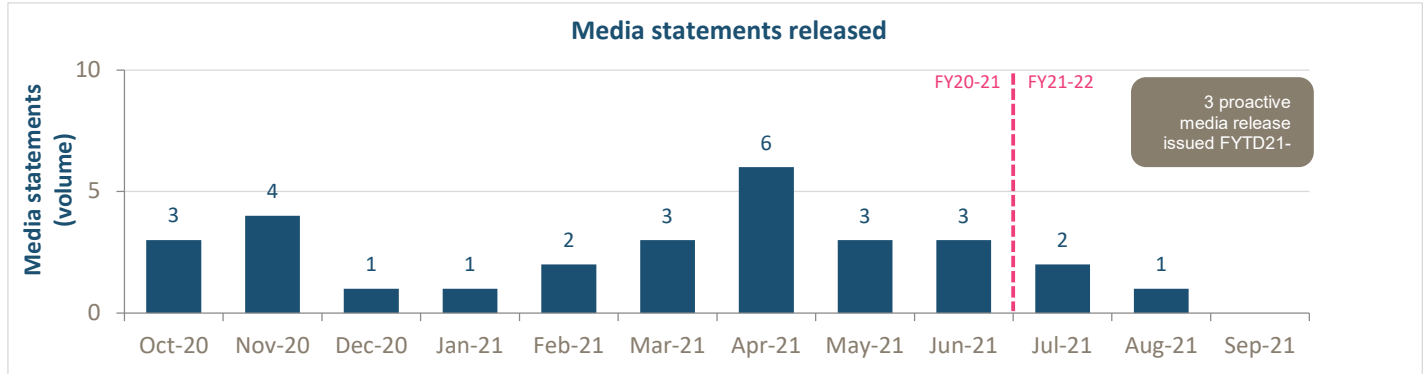
Total call, email and post volume

	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21
Outbound - Inbound Ratio	7:93	16:84	13:87	15:85	15:85	12:88
Grade of Service	98%	97%	98%	99%	99%	99%
Abandonment Rate	2%	1%	2%	1%	1%	1%
Roll Over No Answer	45	27	28	15	9	21
Total Calls	3,633	2,619	2,446	3,058	2,836	2,156
Total Email and Post	5,298	3,737	4,180	4,415	3,466	3,651

Section 6 - Media (traditional)

August was a relatively quiet month in the media for EQC. A drop in the overall volume of coverage (by 29% from July's total) was accompanied by a sizeable rise in the proportion of neutral reporting, driving a dip in the average Media Impact Score to a just-above-neutral 0.2.

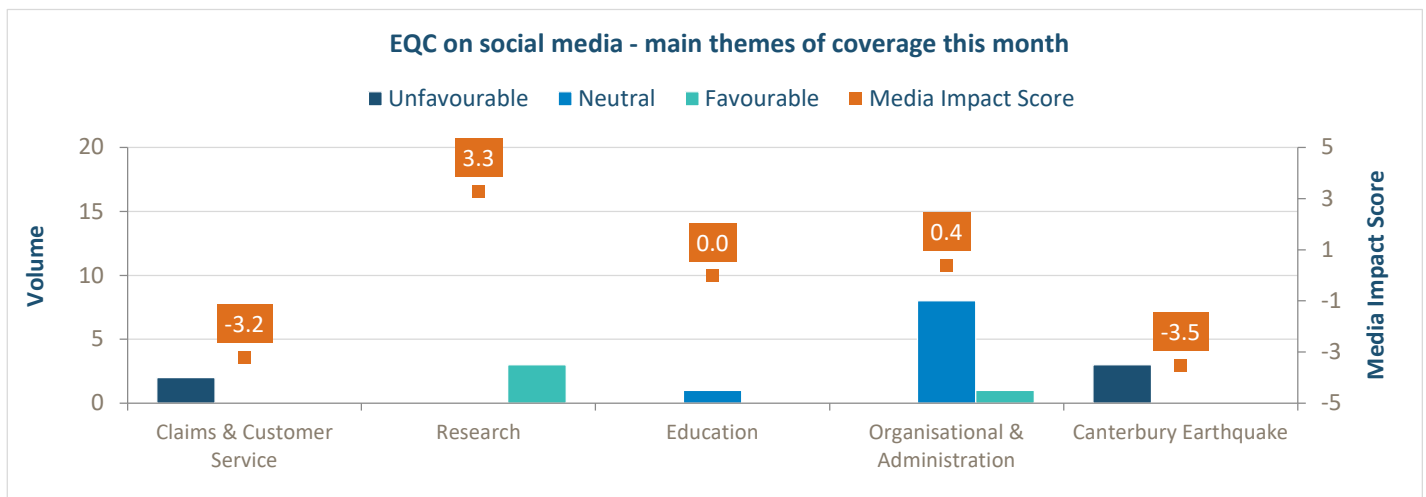
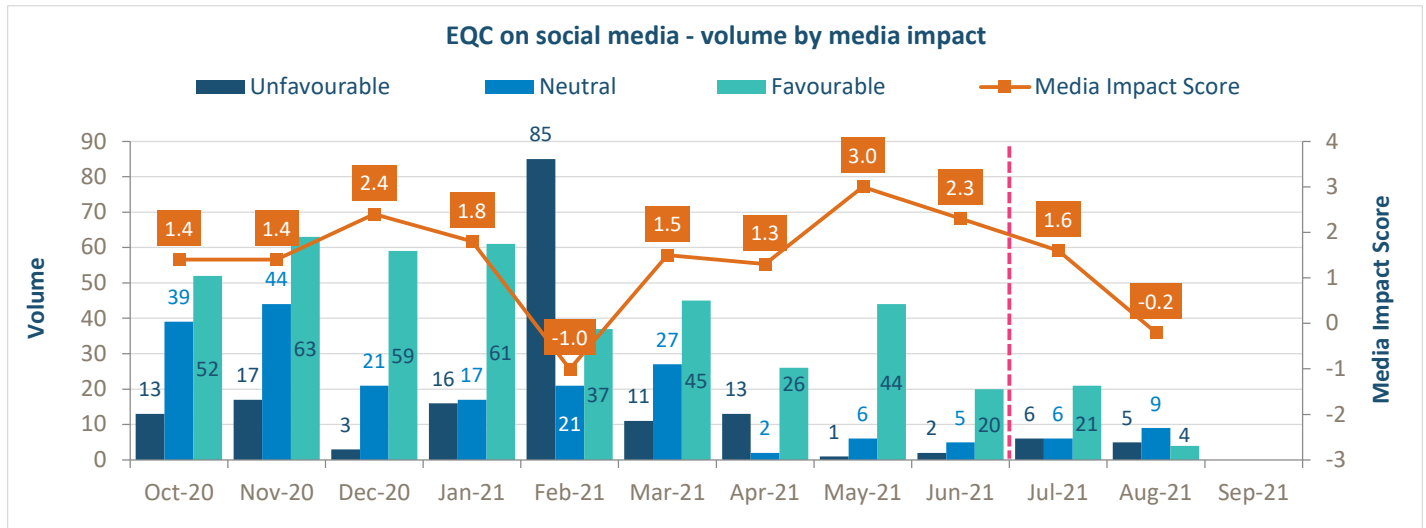
This month's neutral coverage for the Commission consisted primarily of reporting on the passing of former EQC Chair Sir Michael Cullen. The news garnered significant media attention mid-month and generated a high volume of coverage that referenced Sir Michael's role at the Commission.



Section 6 - Media (social)

Similarly to traditional media, August was a relatively quiet social media month for EQC. The volume of conversations drop to a record low of 18, while the overall Media Impact Score dipped to a just-below-neutral -0.2 (notably, dropping to negative territory for the first time since February 2021).

It is worth noting, however, that rather than resulting from an increase in criticism or negative posts, this drop in Media Impact Score could largely be attributed to a decrease in positive research-and education-focused conversations (which have featured widely and prominently in previous months). This month research conversations were driven by partnerships with the tertiary sector.



Positive conversations continued to be primarily driven by EQC's partnerships within the tertiary sector. Most prominently, these included:

- Filming of a study conducted by University of Auckland researchers in partnership with EQC and LEARNZ on travertine caves and volcanoes with warm springs; and
- A tweet referencing a discussion on "disaster economics" between the Victoria University of Wellington's Economics of Disasters and Climate Change research group and EQC.

Conversely, negative posts about EQC on social media were predominantly related to criticism of the NDRA and references about the quality of repairs.

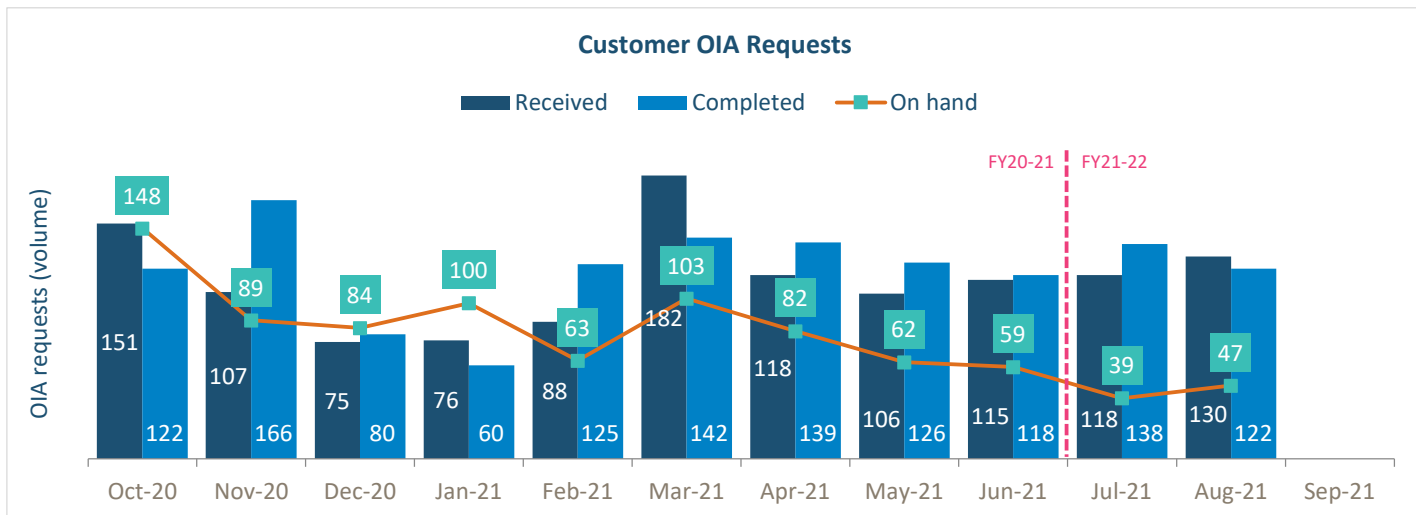
Understanding the Media Impact Score

The change in metric from 'Average Favourability' to 'Media Impact Score' (MIS) is based on ensuring that the methodology we employ more accurately reflects the way audiences consume media and engage with digital news and social media.

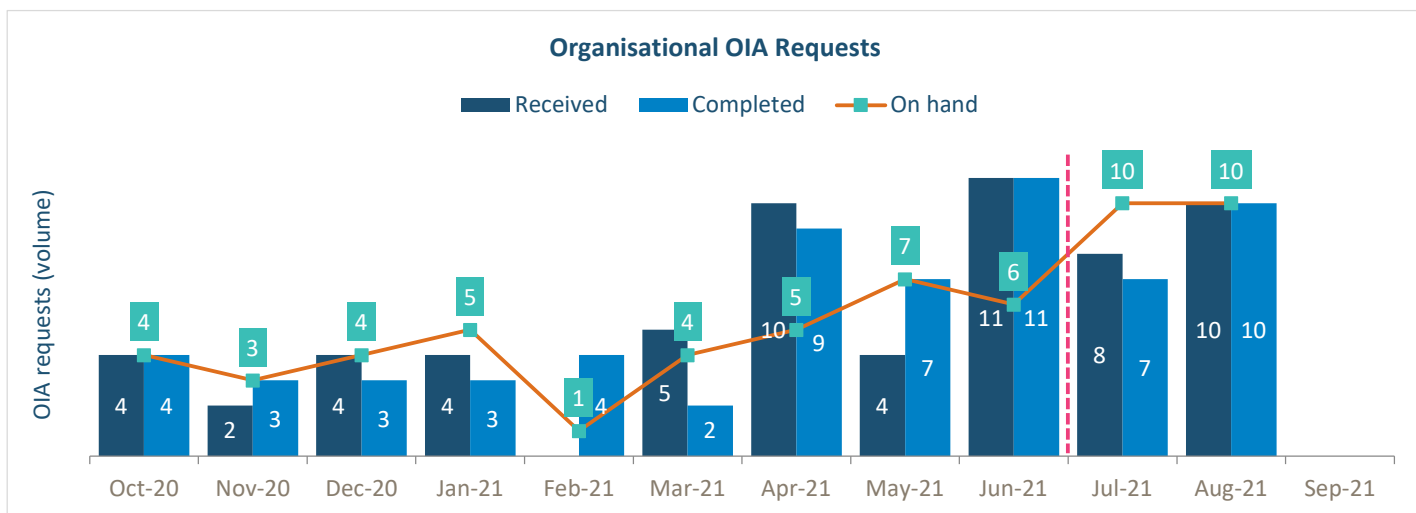
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the level of engagement for social media) to assess **impact**.

Our score sits on a **scale of -10 to 10**, with 0 being the neutral or balanced point.

Section 7 - Official Information Act (OIA) Requests

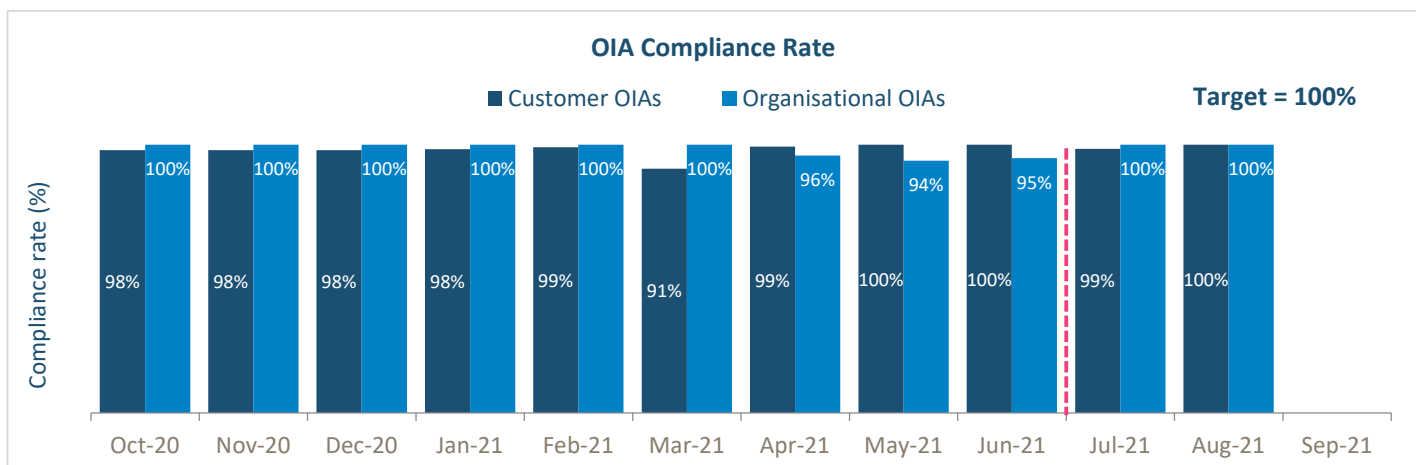


This month, our Customer OIA Team received 130 new OIA requests (vs. 118 in Jul-21). Coupled with the 39 requests on hand from last month and resolution of 122 requests this month, the team have 47 requests on hand at month's end.



This month, our Government Relations Team received 10 new high level OIA requests (vs. 8 in Jul-21). Coupled with the 10* requests on hand from last month and resolution of 10 requests this month, the team have 10 requests on hand at month's end.

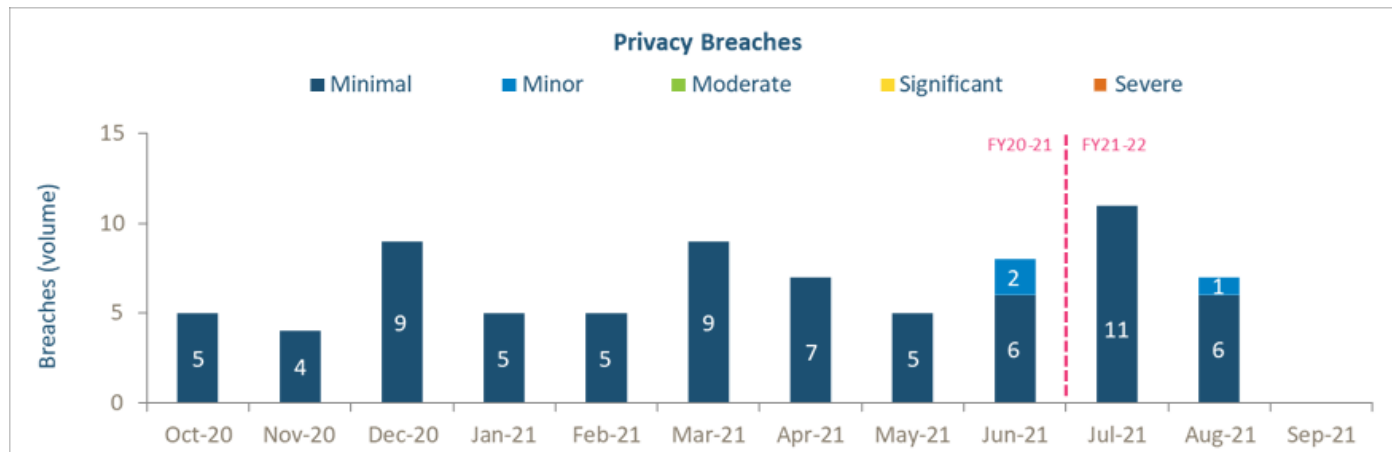
*In last month's report for Jul-21 it was reported that there were 7 OIAs on hand at month's end. This number was incorrect; the correct number of OIAs on hand at the end of Jul-21 was 10.



This month our Customer OIA Team achieved a compliance rate of 100% (vs. 99% for Jul-21). During the same period our Government Relations Team maintained its compliance rate of 100% for organisational/ high level OIA requests.

Section 8 - Privacy Breaches

Seven privacy breaches (vs. 11 in Jul-21), six of which were rated as being of minimal severity and one of minor severity, were recorded by the Risk and Compliance Team this month. All reported breaches were assessed against the Government Chief Privacy Officer (GCPO) categorisation system, six of the breaches have been contained, and no serious harm appears to have arisen as a result. The breach which is yet to be contained, met the notification threshold to the Office of the Privacy Commissioner (OPC). Notification was undertaken within the 72 hour timeframe as set by the OPC.



Privacy breaches

The composition of the seven reported breaches this month includes: 'Incorrect email address used' (5); 'Wrong document sent' (1); and 'CMS Incorrect Document/File note uploaded' (1). As noted above, one breach is yet to be contained, with the OPC notified. The breach occurred when two emails, containing 5 attachments, were sent to the incorrect email address due to an error in the spelling of the email address recorded on the claim file. The circumstances of the breach were imputed into the *Notify Us Tool* provided by the OPC, with the results indicating that notification to the OPC was required. Notification has been undertaken and all impacted individuals have been advised.

Breach severity categories

Following the new Privacy Act 2020, which came in to effect on 1 December 2020, all breaches are now assessed against the Government Chief Privacy Officer Tool (GCPO). The GCPO categorisation system allows for transparent internal and external reporting on privacy incidents, and allows for benchmarking and direct comparisons of reported incidents across government agencies. The new rating categories are: 'Minimal', 'Minor', 'Moderate', 'Significant', and 'Severe'.

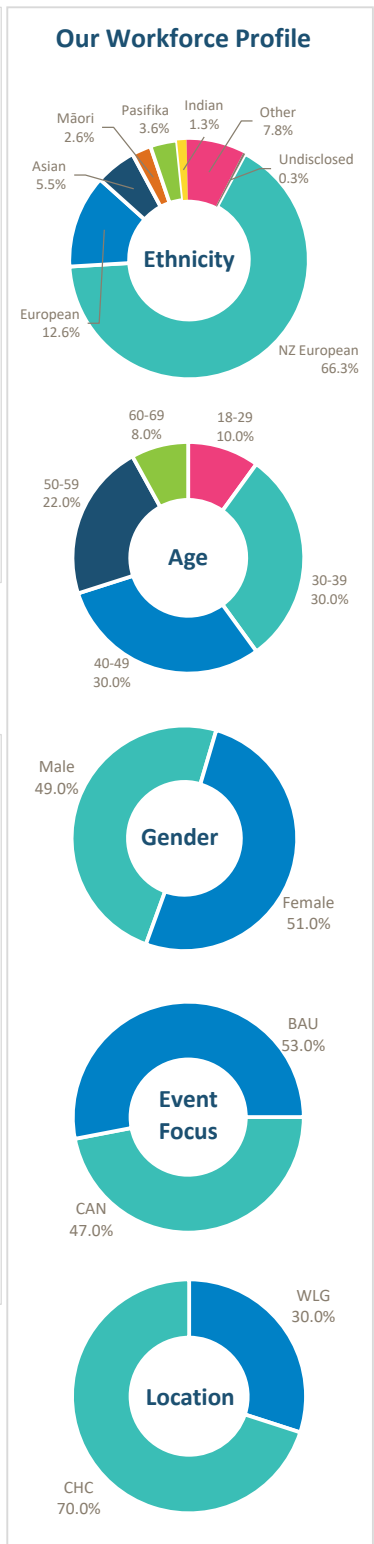
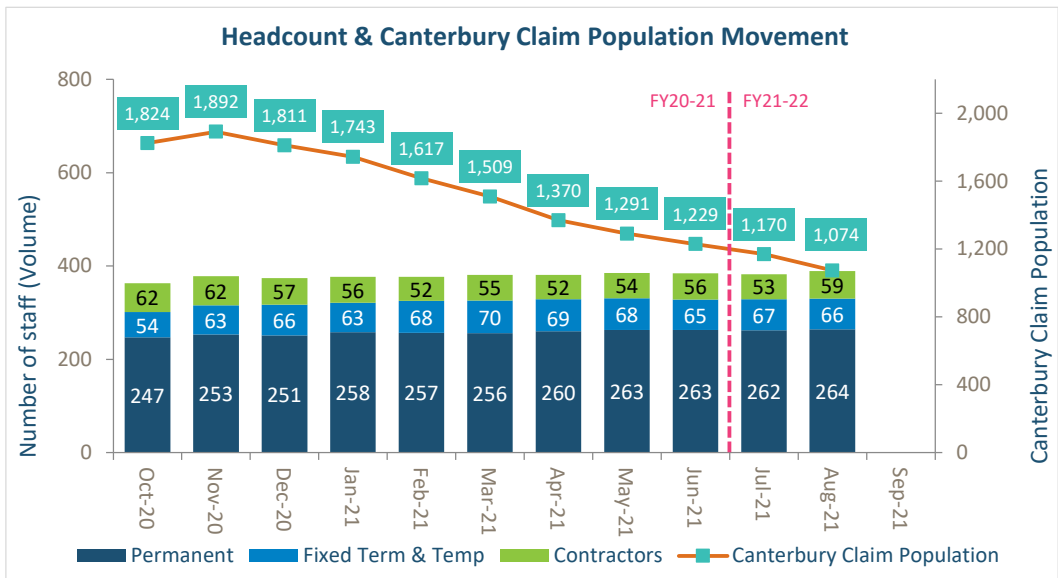
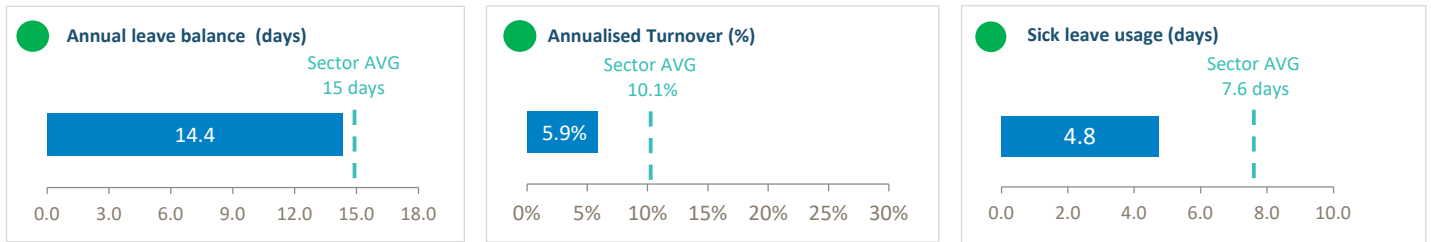
Below is an explanation of each rating:

Severe	Significant	Moderate	Minor	Minimal
Breach of sensitive or highly sensitive information with serious potential or actual harm. Indication of systemic failure that could undermine government systems. The incident will significantly affect the reputation of and undermine trust and confidence in the public sector. The incident will get ongoing media coverage.	Information is sensitive or highly sensitive with serious potential or actual harm. There will be measurable and ongoing negative impact on individuals and/or agencies with potential long-term loss of trust and confidence in the agency. Possible indication of systemic failure that could undermine government systems. The incident will get ongoing media coverage.	Information is not sensitive or highly sensitive. Potential or actual harm is more than minor. Customers and clients may stop using, or be reluctant to use, a service or delivery channel. The incident may get media attention or cause reputational risk due to the number of people rather than the information involved.	Small number of people are affected with minor potential or actual harm. Little or no indication of systemic problems. The incident may get short-term minor or isolated media interest.	Small number of people are affected with little or no potential or actual harm. Little or no indication of systemic problems. The incident most likely won't get media interest.

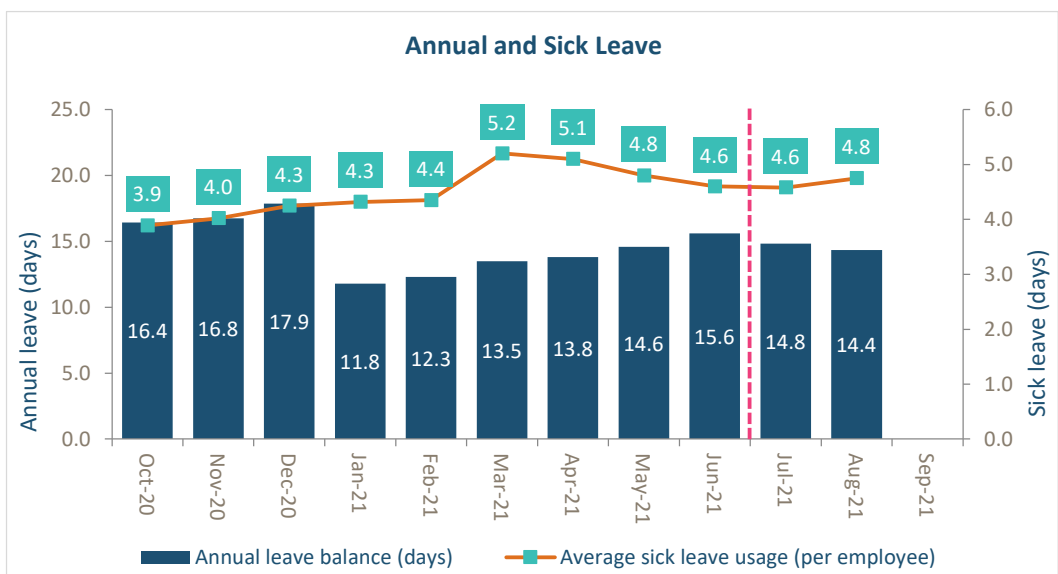
Section 9 - HR Operations

This month our workforce headcount remains relatively static. During the reporting period our average annual leave balance decreased slightly to 14.4 days (vs. 14.8 last month), which is reflective of the Public Sector ('sector') average of 15 days. During the period, average sick leave increased slightly to 4.8 days (vs. 4.6 last month) and remains below the sector average of 7.6 days. Meanwhile, annualised turnover ('voluntary turnover') dropped this month to 5.9% (vs. 6.7% last month), remaining below the sector average of 10.1%.

HR Ops at a glance - EQC's performance against Public Service Sector Averages



Headcount movement has remained steady across EQC this month. This month there was an increase in contractors who have been onboarded to support the delivery of short-term projects.



This month our average annual leave balance dipped to 14.4 days (vs. 14.8 last month) and is reflective of the public sector average of 15 days. In the same period, average sick leave usage increased slightly to 4.8 days (vs. 4.6 last month) against a sector average of 7.6 days. It should be noted that Covid-19 continues to influence our people data and trends.