

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.

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 overlayed by claim population movement and a broad profile of our workforce, which is updated on a quarterly basis.

Claims subject to management under the Natural Disaster Response Model (NDRM)

A small number of claims relating the recent flooding across the West Coast, Marlborough and Tasman regions, which are subject to management under the NDRM, which came into effect on 30 June 2021, have been received. We expect to publish summary results from next month.

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

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output One - Recovery after an event

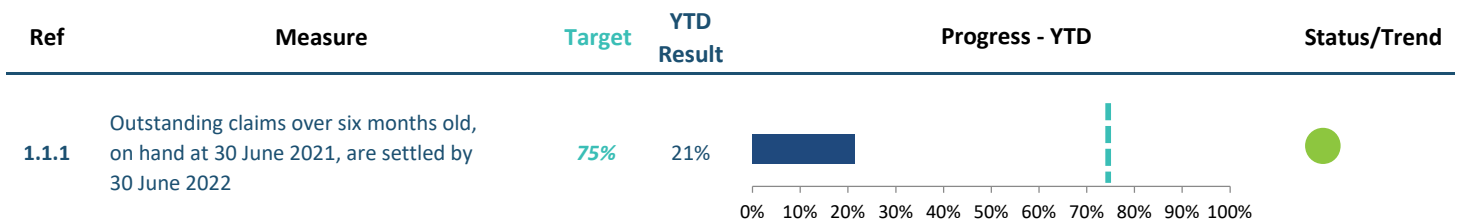
Output 1.1 - Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

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.

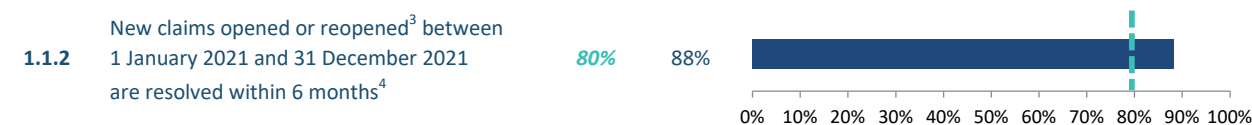
The threshold for customer satisfaction is lower for Canterbury claims than it is for other claims. This is because Canterbury claims often have long and complex histories, in part reflective of past processes that have now changed. Also, for this reason most of our customer focus measures look at a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

Performance measures | Timeliness



Commentary:

In the FYTD, we have closed 103 of the 481 claims that were outstanding (over 6 months old) at 30 June 2021 (21%). For the FYTD, performance against SOPE measure 1.1.1 is tracking ahead of expected performance to meet target.



Commentary:

In the FYTD, 312 (88%) of the 353 in-scope claims that were reopened in January 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
- On track for delivery
- Target highly unlikely to be achieved
- Performance trend increase
- Performance trend decrease
- No change in performance trend

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%	0%	One month reporting lag 	
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Commentary:

Results are reported one month in arrears.

The first progress result for FY21-22 against this measure will be published next month.

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%	0%	One month reporting lag 	
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Commentary:

Results are reported one month in arrears.

The first progress result for FY21-22 against this measure will be published next month.

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%	0%	One month reporting lag 	
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Commentary:

Results are reported one month in arrears.

The first progress result for FY21-22 against this measure will be published next month.

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%	0%	One month reporting lag 	
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Commentary:

Results are reported one month in arrears.

The first progress result for FY21-22 against this measure will be published next month.

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%	0%	One month reporting lag 	
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Commentary:

Results are reported one month in arrears.

The first progress result for FY21-22 against this measure will be published next month.

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
1.1.1. ⁶	Timeliness of complaints resolution: 90% of complaints resolved in 60 days	>90%	100%		

Commentary:

In the FYTD, 100% of complaints relating to Canterbury claims have been resolved within targeted timeframes. Based on our performance for the FYTD, the likelihood of achieving our target for this measure is 'on track'.

1.1.11	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months ⁷	<10%	20%		
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Commentary:

Of 352 in-scope claim closures in January 2021, 71 (20%) have since been reopened. This result is at the upper range of recent month to month variability and reflects, in part, comparatively low volumes of claims closed in January following the Christmas break. We expect to see some improvement in coming months, however the <10% annual target is currently 'At Risk'.

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

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

Key:



Result not available for the month



Potential risk of not achieving target



Performance trend increase



On track for delivery



Target highly unlikely to be achieved



Performance trend decrease



No change in performance trend

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%		On track for delivery
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%	31%		On track for delivery

Commentary:

All of the 232 in-scope claims lodged in January 2021 were resolved within 6 months. For the FYTD, performance against SOPE measure 1.2.1 is on track to meet target.

Of the 78 in-scope claims not settled within six months of lodgement, 24 (31%) 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%	0%		Result not available for the month
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%	0%		Result not available for the month
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%	0%		Result not available for the month
1.2.6	More than 70% of surveyed customers indicate that all communications from EQC (or its partner) were clear and concise, and that they were clear on next steps for their claim	>70%	0%		Result not available for the month

Commentary:

Results are reported one month in arrears.

The first progress results for FY21-22 against these measures will be published next month.

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

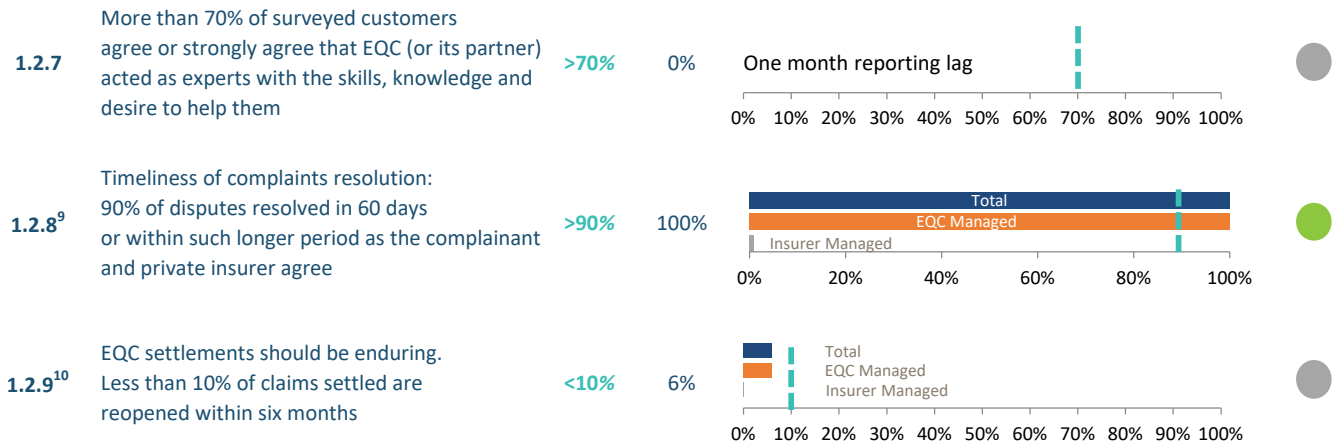
Key:

	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:

SOPE 1.2.7: Results are reported one month in arrears. The first progress result for FY21-22 against this measure will be published next month.

SOPE 1.2.8: In the financial year to date, all claims in-scope for SoPE 1.2.8 have been resolved within 60 days.

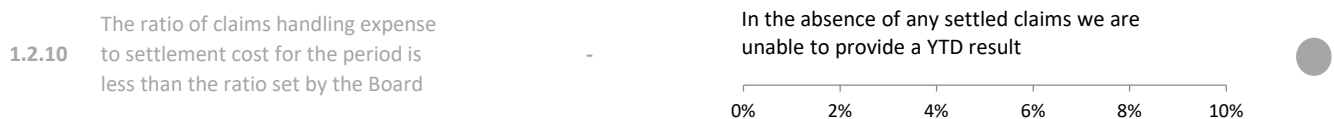
SOPE 1.2.9: of the 265 in-scope claim closures in January 2021, 16 (6%) were reopened within 6 months of closure.

'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



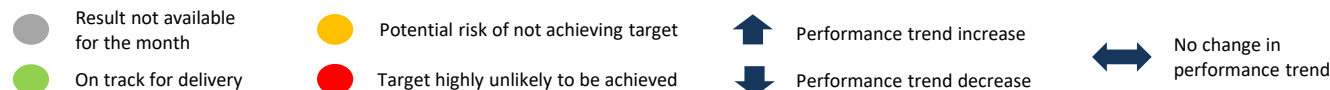
Commentary:

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

¹⁰Measure excludes administrative reopens.

Key:



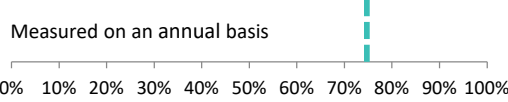

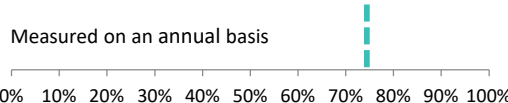

Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output Two - Resilience

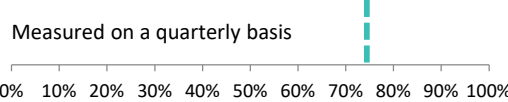

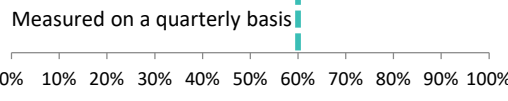

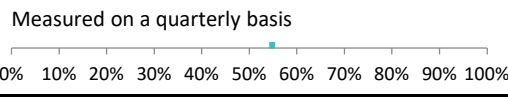

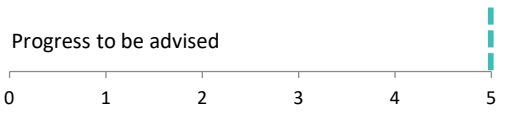

Output 2.1 - A resilience programme that facilitates improved analysis and public understanding of natural hazard risk

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%	0%	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%	0%	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%	0%	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%	0%	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%	0%	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	0	Progress to be advised 	

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








¹³Quantitative surveys are undertaken by A C Neilsen, 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 Neilsen 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			Progress to be advised	
	• completion of the transition of the new system by 30 November 2021			Progress to be advised	
	• an agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA by the end of the financial year			Progress to be advised	
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			Progress to be advised	

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		Progress to be advised	
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%	0%	One month reporting lag 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	
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		One month reporting lag 0 50 100 150 200 250	

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

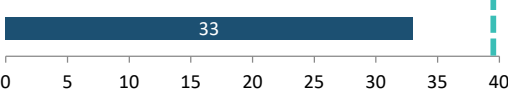

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
4.1	EQC is able to demonstrate, through contingency planning and scenario testing, that its event response model has capacity to manage 100,000 claims per year by 30 June 2022	as per measure		EQC has contingent capacity to scale to 100,000 claims 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.	
Comment Planning with Insurers is underway to develop the first strategy draft by the end of 2021. The intent is that several workshops will be held over the coming months to jointly develop this strategy, including understanding requirements for key stakeholders that would approve an event 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		EQC has successfully processed claim data through the data exchange process for all insurers, however a number of data quality issues have been identified and are under investigation.	
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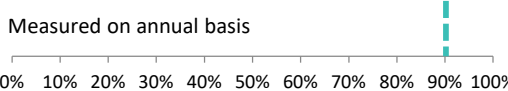

Performance measures¹⁹ | Quality

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%		A number of moderate and high-risk issues identified. Action plans for the majority are in place or being developed. We will continue to track delivery against agreed timeframes.	
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4.5	By 30 June 2022, EQC implements the 39 recommendations from the 2020 Public Inquiry ²⁰ that are fully within its control	100%	85%	 <p>0 5 10 15 20 25 30 35 40</p>	
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Comment Currently there are 35 recommendations due for completion by September, of which 33 have been completed and the remaining 2 (relating to the Reinstatement and Replacement Guide) are on track for completion. The remaining recommendations have longer implementation lead times.					
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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  <p>0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%</p>	
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4.7	New Zealanders have increasing trust and confidence in EQC	PSR Index score >90	0%	Measured on annual basis  <p>0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%</p>	
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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.

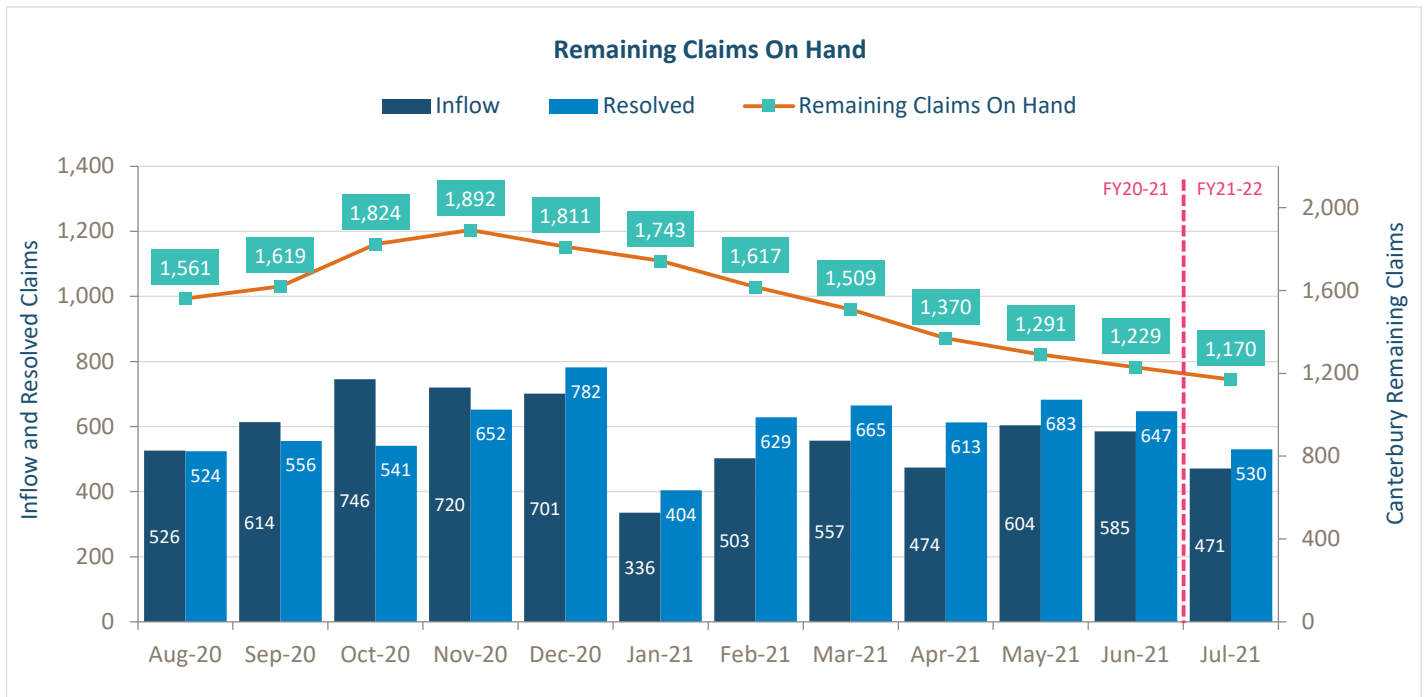
Key:

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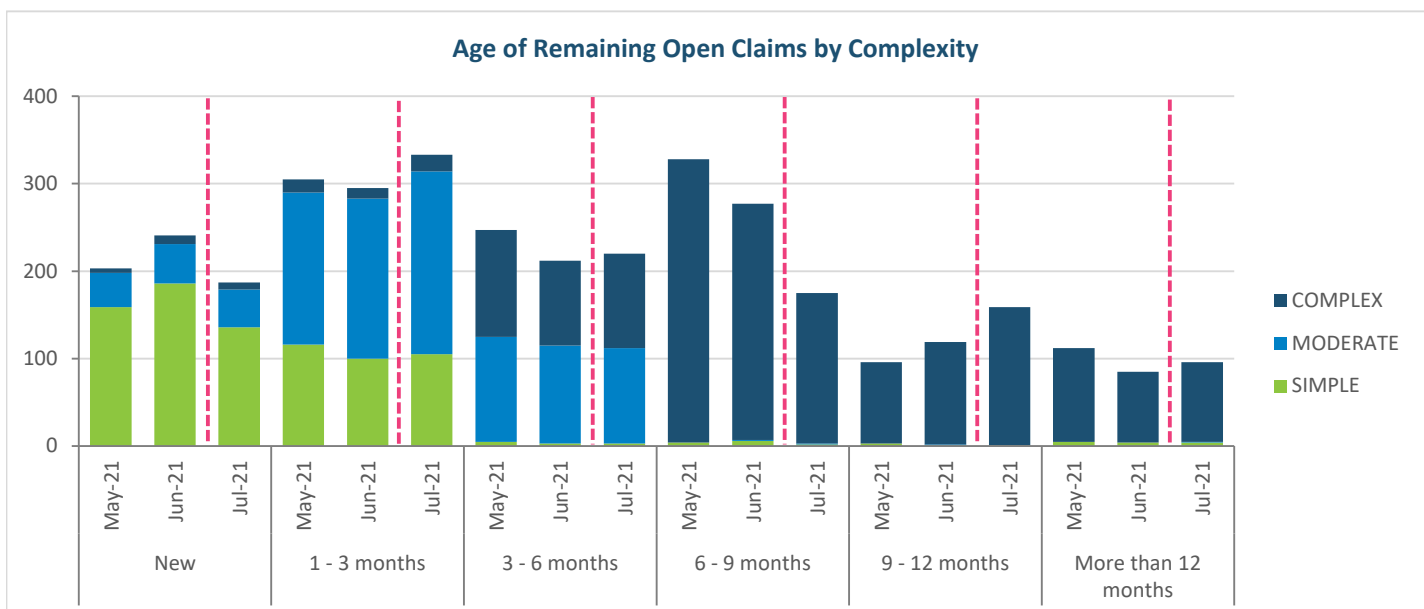
Section 2 - Canterbury

We resolved 530 claims during July, offset by inflow of 471 claims. At month's end we have 1,170 open Canterbury claims on hand, a reduction of 59 since the end of June.

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 to maintain our claim aging firebreak by reducing the impact of claims that are aging within our 9-12 months and 6-9 months age brackets.



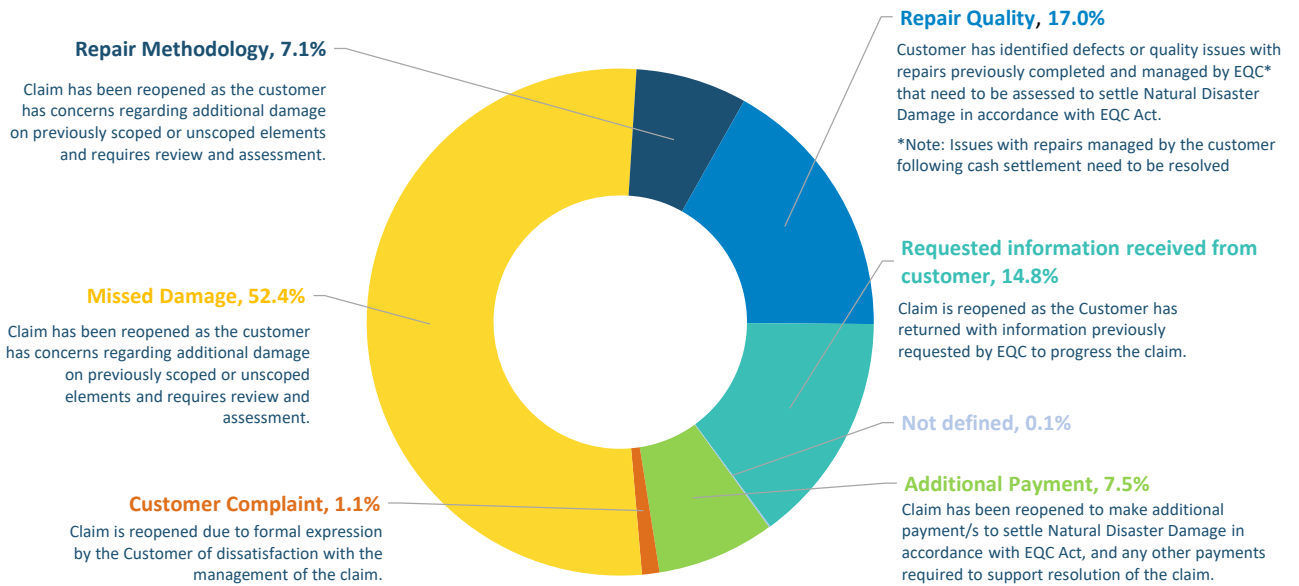
The 530 claims resolved this month includes 12 claims open at 1 July, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,900 of which are excluded). A further 11 SRES MOU claims were settled.



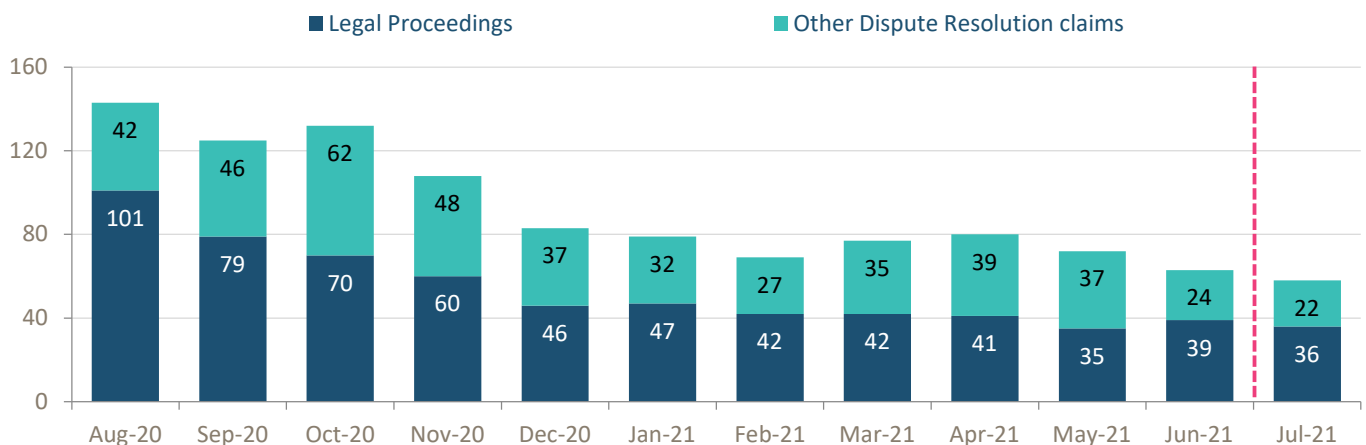
Resolution of aged claims remains a key priority for our settlement teams. During July there was a 13% increase in claims aged > 12 months (85 up to 96). Claims aged 6-9 months reduced by 37% (277 down to 175), though claims aged 9-12 months rose by 34% (119 up to 159).

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

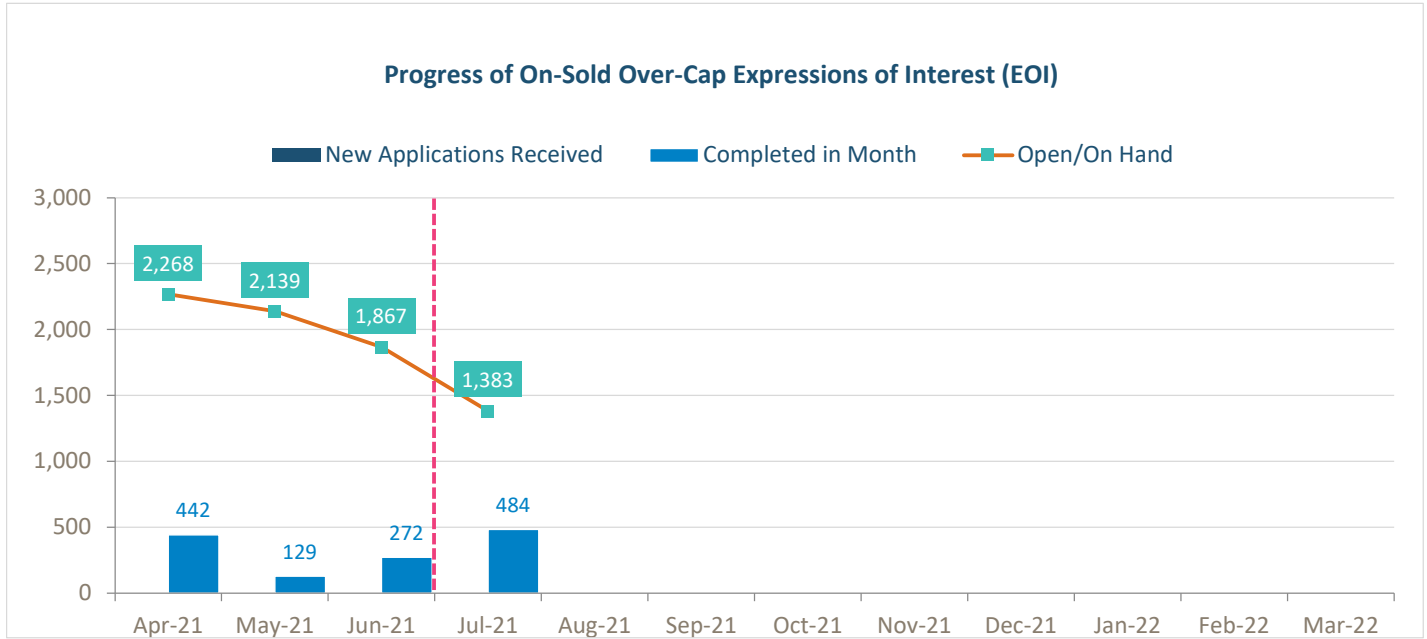


Claims in Dispute



As at 31 July, 36 Canterbury claims remained subject to legal proceedings, reduced from 39 at the end of June. Other claims with Dispute Resolution teams have reduced from 24 at the end of June, to 22 as at July 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 4,581 applications of which:

- 1,028 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Agree & execute settlement agreement' (441) + 'Monitor and Report' (587);
- 661 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
- 1,375 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 1,383 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Work in Progress').

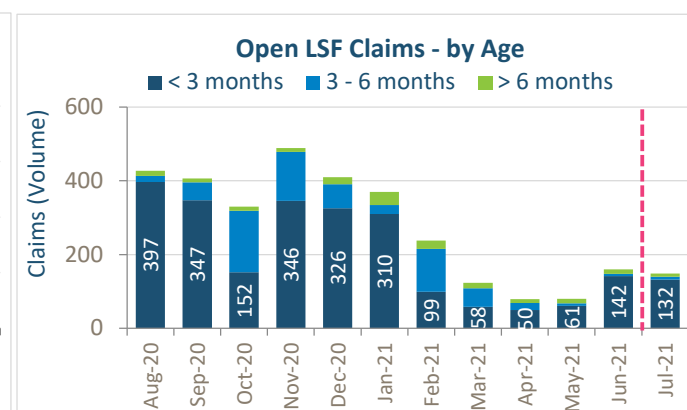
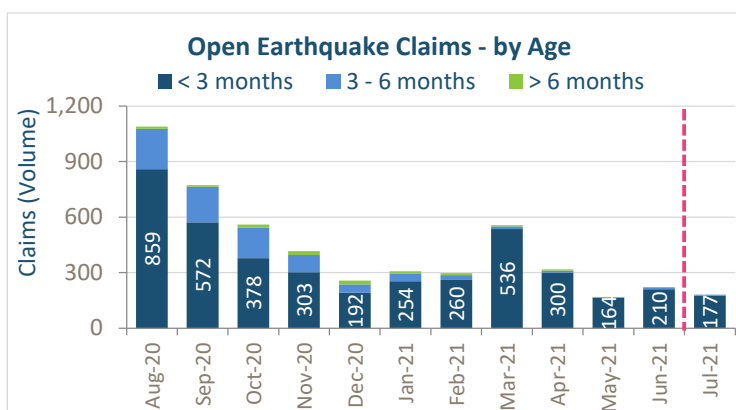
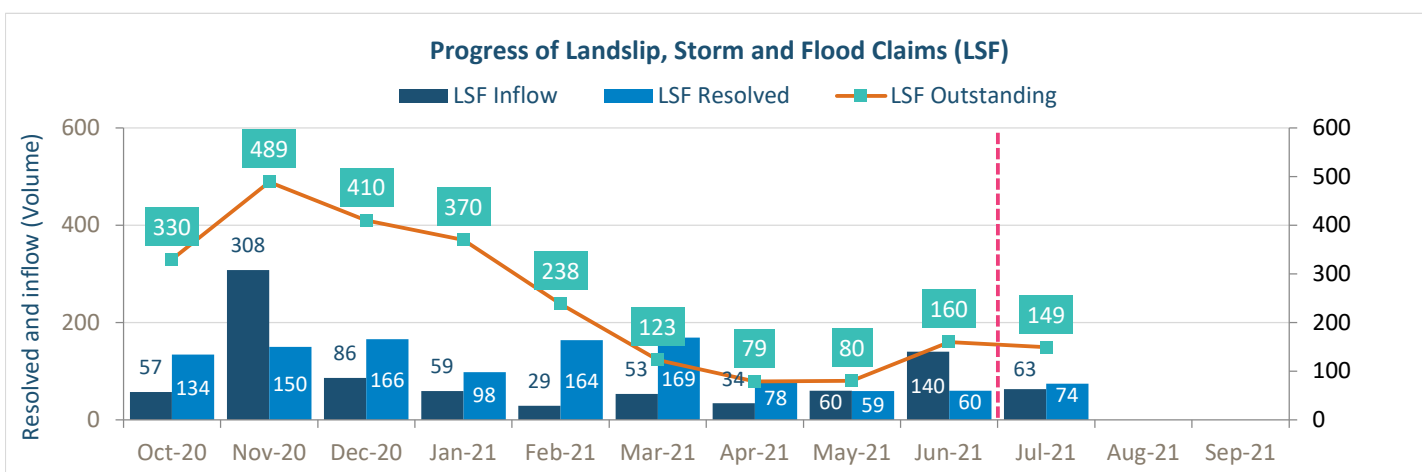
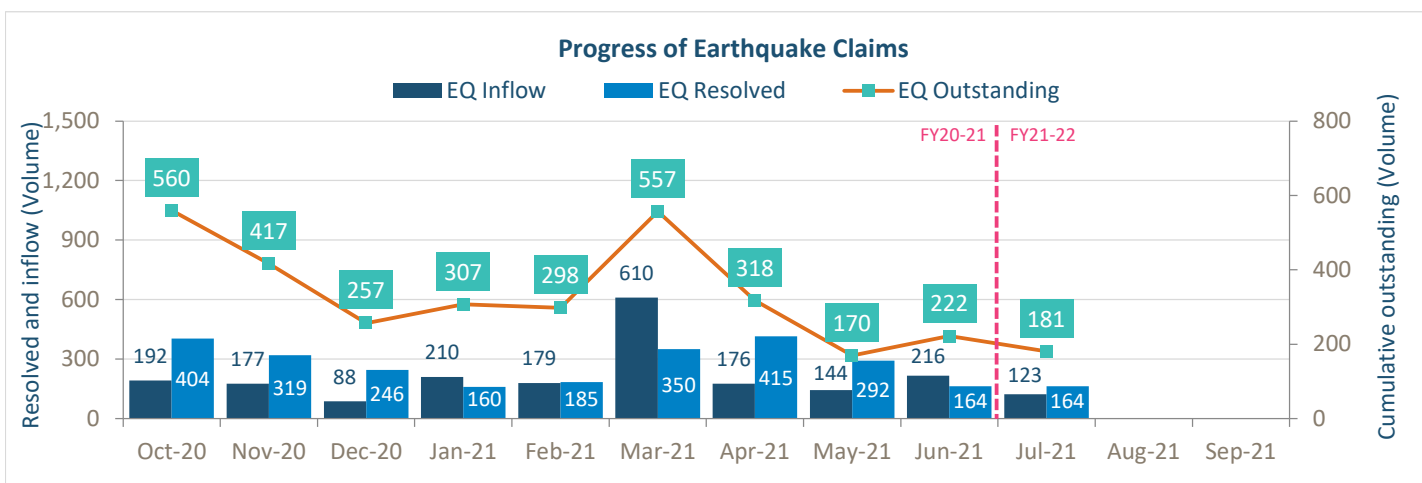


SOW - Scope of Works

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 186 new and reopened claims in July, down from 356 in June. Of this, 66% was attributable to earthquake (EQ) and 34% to Landslip, Storms and Flood claims (LSF). These lodgements included 29 additional earthquake claims resulting from the magnitude 3.9 Christchurch earthquake on 2nd June 2021.



Note: Inflow refers to claims lodged as well as reopened

Claims subject to management under the Natural Disaster Response Model (NDRM)

A small number of claims relating the recent flooding across the West Coast, Marlborough and Tasman regions, which are subject to management under the NDRM, which came into effect on 30 June 2021, have been received. We expect to publish summary results from next month.

Section 4 - Resilience

Progress summary

On our Resilience Three Year Priorities (2019-22)



Coordinated & targeted Research investment

In this month:

Biennial Research Grants application period closed with a total of 117 proposals received. An Assessment Panel has since shortlisted 27 proposals and has invited shortlisted applicants to submit a full proposal by September 2021. Final selections are due to be made in October 2021.



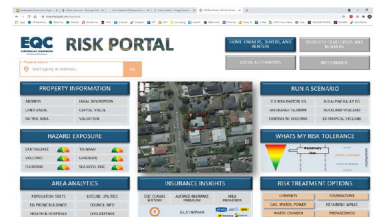
Click the image to view the Proposal Guidelines for applicants | Biennial Grants Programme 2022



A renewed focus on the strategic value of Data and information

In this month:

- Three new Resilience 'Strategic Initiatives' were presented to and agreed by the Board:
 - Being a more active advocate for risk reduction and resilience
 - Developing a Risk and Resilience Portal
 - Scoping more directly funding risk reduction.
- Early scoping work has started on the Risk and Resilience Portal.



Enhancing Risk & loss modelling products

In this month:

- New contracts with Tonkin & Taylor (T&T) and GNS Science for fragility function development.
- T&T have produced two draft reports on their fragility function work to date, including modelled damage from (a) shaking only and (b) shaking and liquefaction.



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:

- Completed two submissions on key government documents: 'NZ Infrastructure 30 year plan' and 'Government Policy Statement for Housing and Urban Development'.
- Presented to private insurers on EQC's Alpine Fault Scenario.
- Developed two new hazard scenarios: Mt Taranaki and Alpine Fault.
- Held two engagement workshops on development of the Resilient Homes and Buildings Action Plan



Developing reciprocal Partnerships

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

In this month:

- Provided detailed input into NEMA Alpine Fault briefing for Cabinet Priorities Committee.
- Engaged with Hazard Risk Board Senior Officials (HRB SOG) on risk and resilience matters of national significance, including coastal hazards risk.

West Coast residents prepare for major Alpine Fault earthquake

SAT, JUL 24 - SOURCE: 1 NEWS

Community meetings are being held across the West Coast to help residents prepare for a violent earthquake.



West Coast residents prepare for major Alpine Fault earthquake.

Click image above to watch the One News article

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)

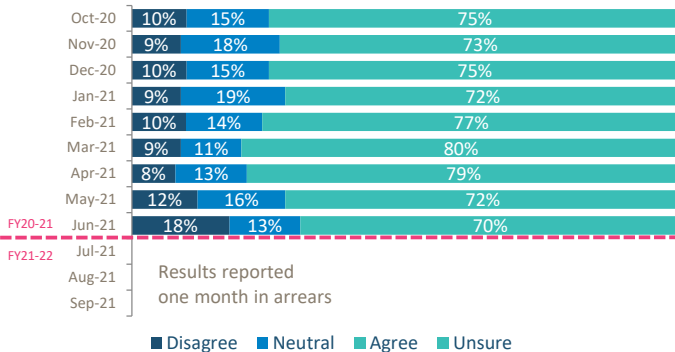
We also survey the public on a quarterly basis to see how we're doing with enhancing the public's understanding of natural hazard risk and risk reduction activity undertaken (SOPE 2.1.3).

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

Section 5 - Customer Focus

This month 172 customers took part in our survey (40% Canterbury customers and 60% other Natural Disaster Events customers (NDE). It is worth noting that this month's results are being achieved against a backdrop of a decreasing proportion of customers surveyed with an accepted claim outcome.

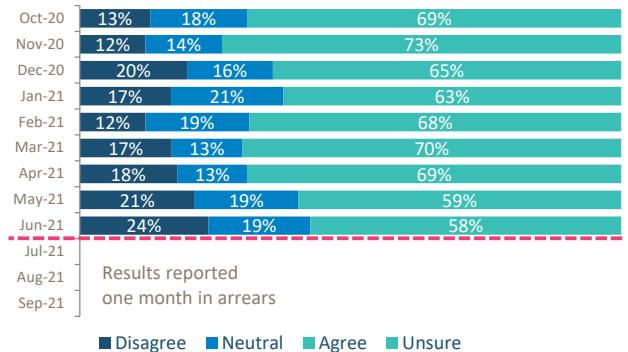
Transparent, fair and reasonable interactions

Canterbury - Recent Experiences
(SoPE 1.1.6)

YTD AVG =

Target: > 70%

Trend

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

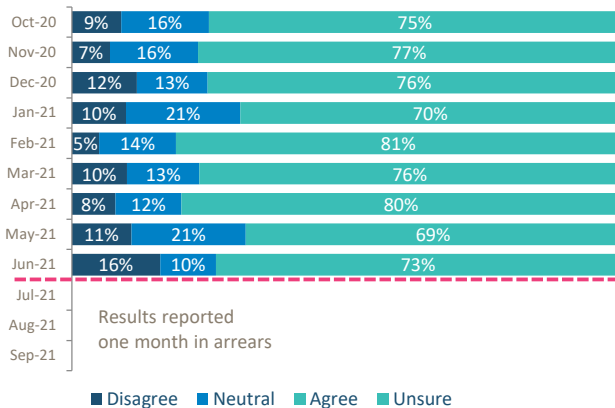
YTD AVG =

Target: > 70%

Trend



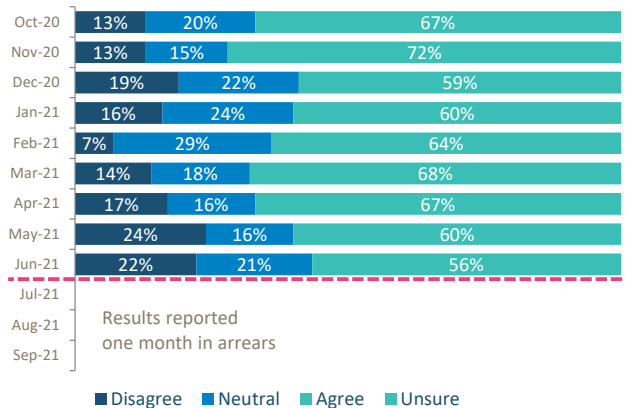
Responsive to individual needs and situation

Canterbury - Recent Experiences
(SoPE 1.1.7)

YTD AVG =

Target: > 70%

Trend

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

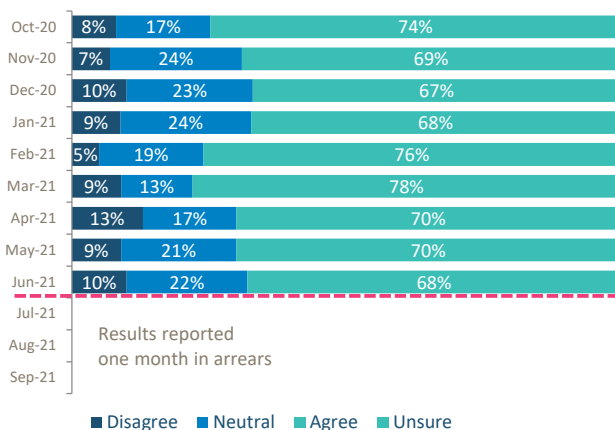
YTD AVG =

Target: > 70%

Trend



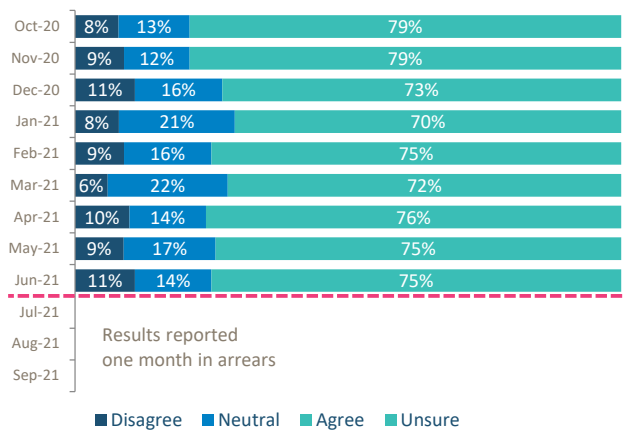
Quality of communication and customer clarity on next steps

Canterbury - Recent Experiences
(SoPE 1.1.8)

YTD AVG =

Target: > 70%

Trend

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

YTD AVG =

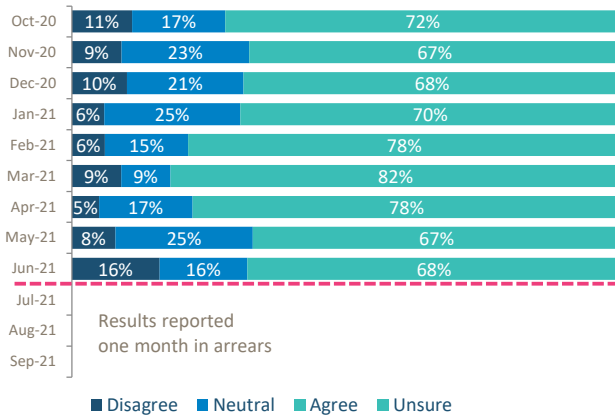
Target: > 70%

Trend



Section 5 - Customer Focus (cont.)

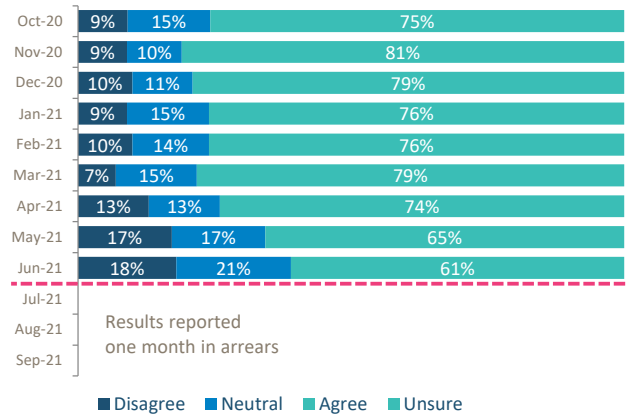
Demonstrating expertise and a desire to help

Canterbury - Recent Experiences
(SoPE 1.1.9)

YTD AVG =

Target: > 70%

Trend

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

YTD AVG =

Target: > 70%

Trend

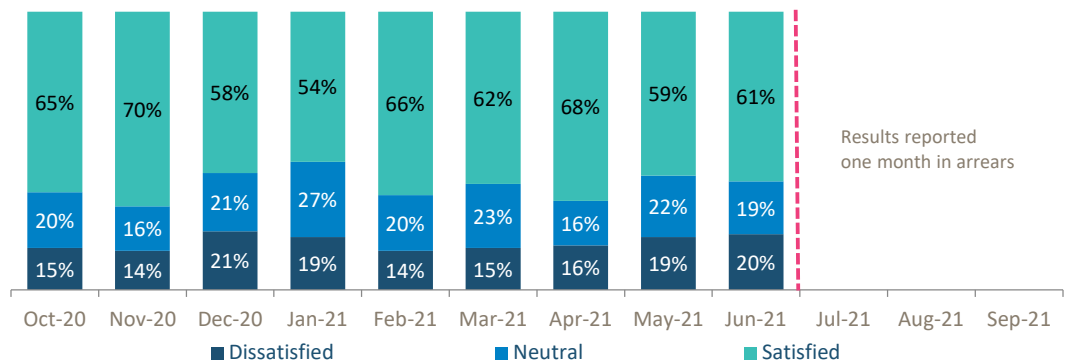
Overall claim experience

This month, our overall customer satisfaction result has remained stable at the total level. Customer satisfaction at the total level has held steady for the 'Lodgement' phase, while improving across our 'Assessment', and 'Settlement' phases.

Survey question

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

Overall claim experience - All

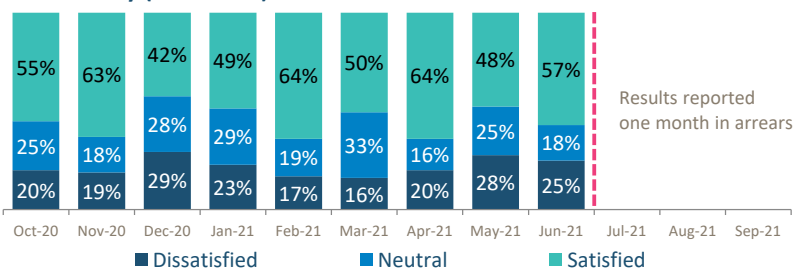


YTD AVG =

Trend

Overall claim experience by event response

Canterbury (SoPE 1.1.5)

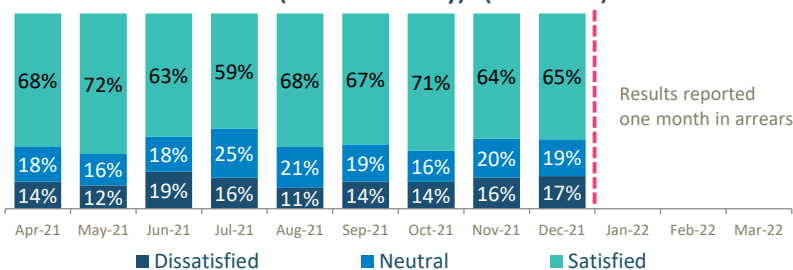


YTD AVG =

Target: > 50%

Trend

Natural Disaster Events (excl. Canterbury) (SoPE 1.2.3)



YTD AVG =

Target: > 70%

Trend

Our Canterbury customers

Overall satisfaction has bounced back from last month's result following what appears to be a performance anomaly. Satisfaction with recent experiences continues to remain stable over time across all key result areas. Positive sentiment has increased around the efficiency and timeliness of process management. Similar to NDF, the proportion of survey respondents with a non-accepted claim outcome has increased.

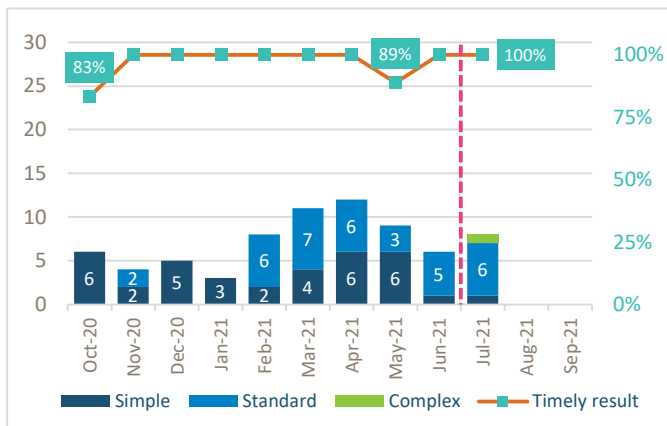
Our Natural Disaster Events (NDE) customers

The proportion of respondents with a non-accepted claim outcome continues to increase. Analysis of verbatim continues to reinforce the fact that claim outcome influences customer experience. So, while satisfaction amongst surveyed customers with an accepted claim outcome has risen and held steady amongst customers with a non-accepted claim outcome. This proportional shift continues to drive down the overall result.

Section 5 - Customer Focus (cont.)

Timeliness of complaint resolution

Canterbury

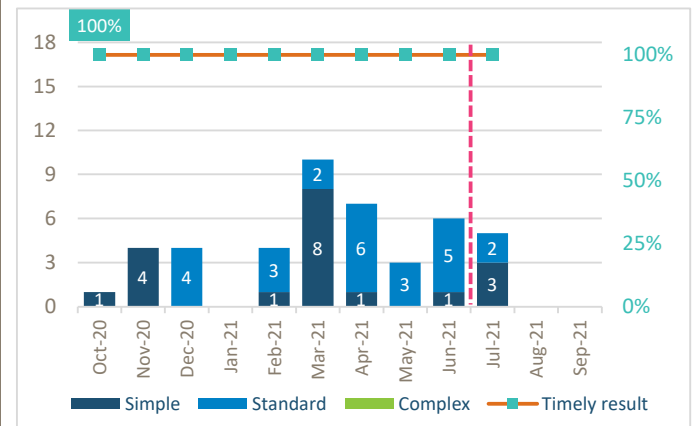


YTD AVG = 100%

Target: > 90%

Trend /

Natural Disaster Events (Excl. Canterbury)

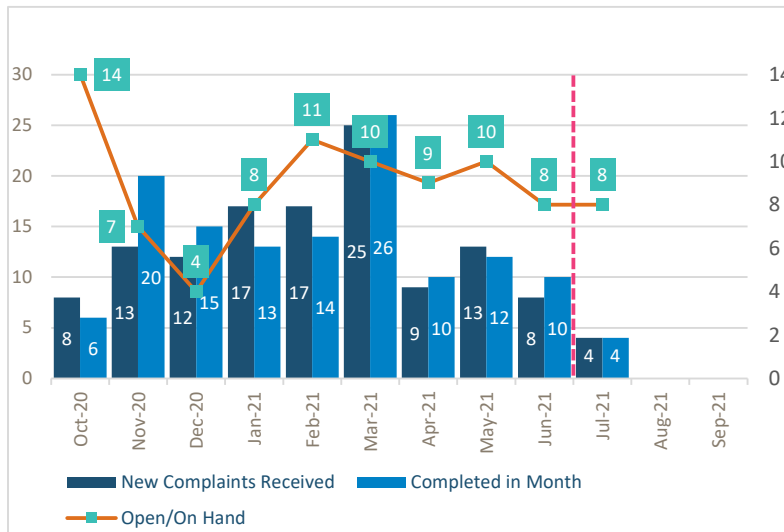


YTD AVG = 100%

Target: > 90%

Trend

Progression of customer complaints



Complexity of open complaints



■ Simple
■ Standard
■ Complex

We received inflow of 4 new complaints in July offset by resolution of 4 complaints. This left 8 open complaints on hand at month end, unchanged from the previous month.

Four of the 8 complaints open at month end were simple complexity, and four were standard complexity.

Of the open complaints, 4 were service related, 2 were process related and 1 was technical in nature.

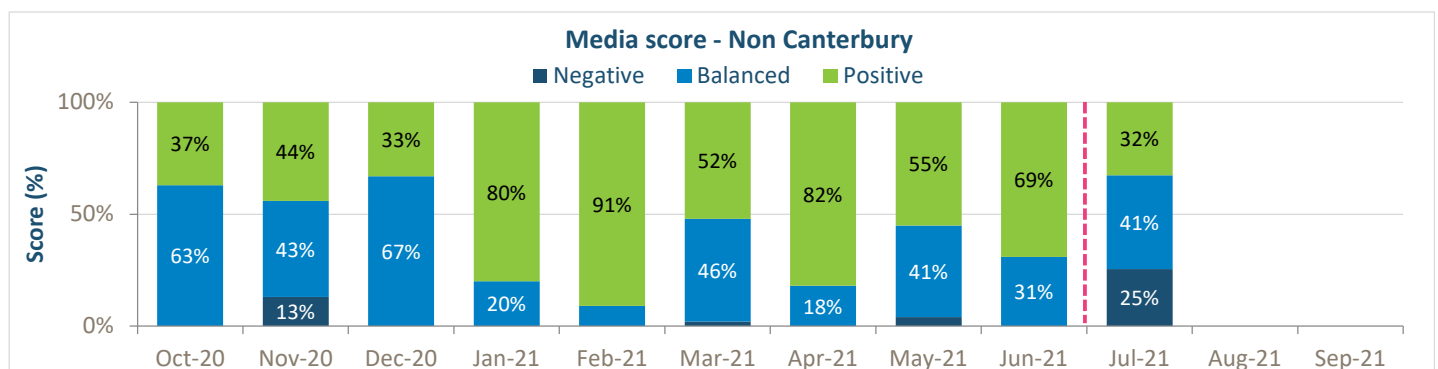
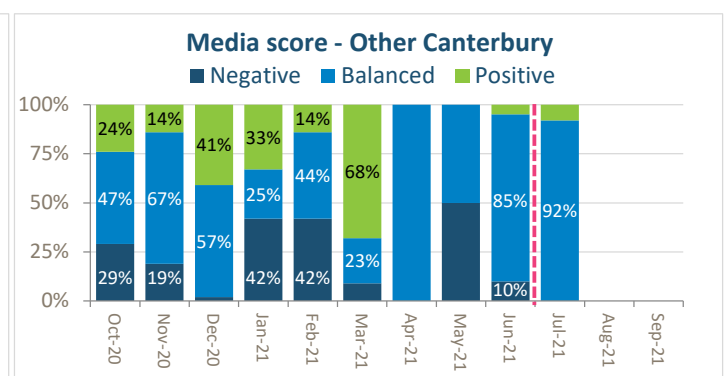
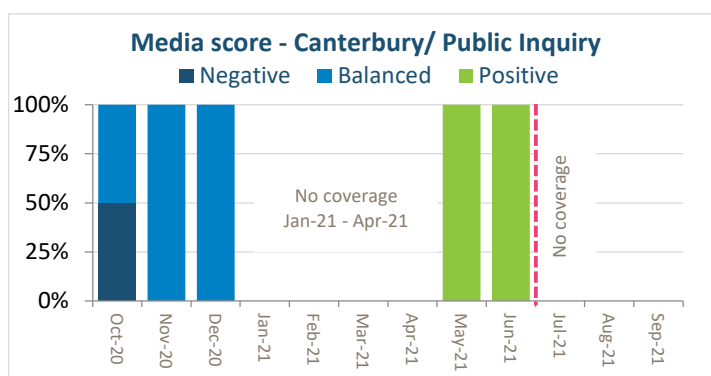
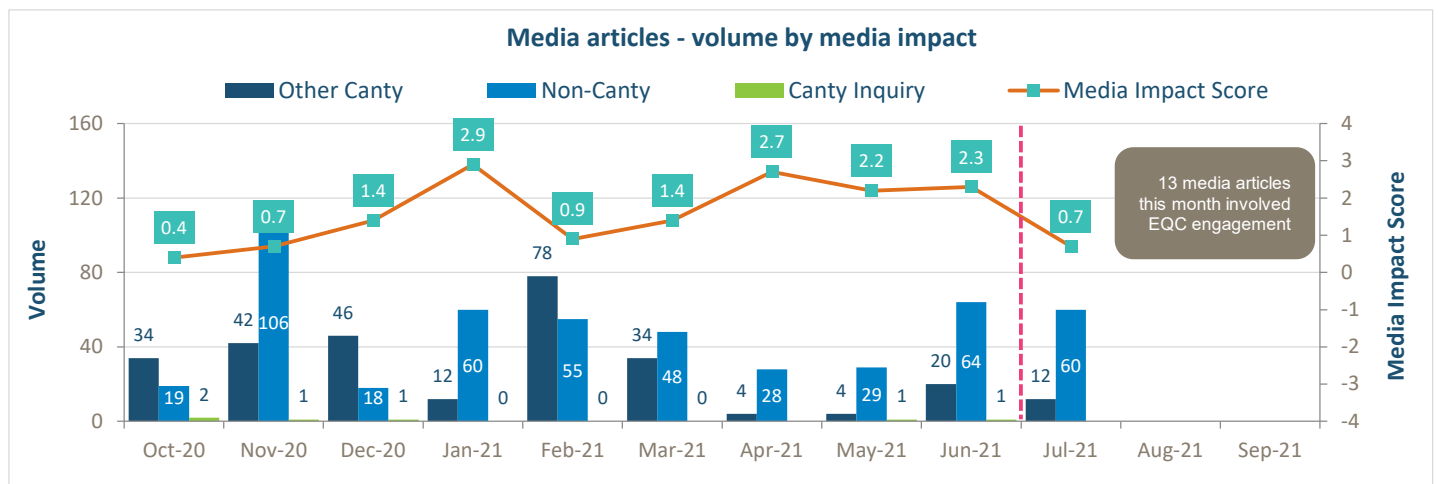
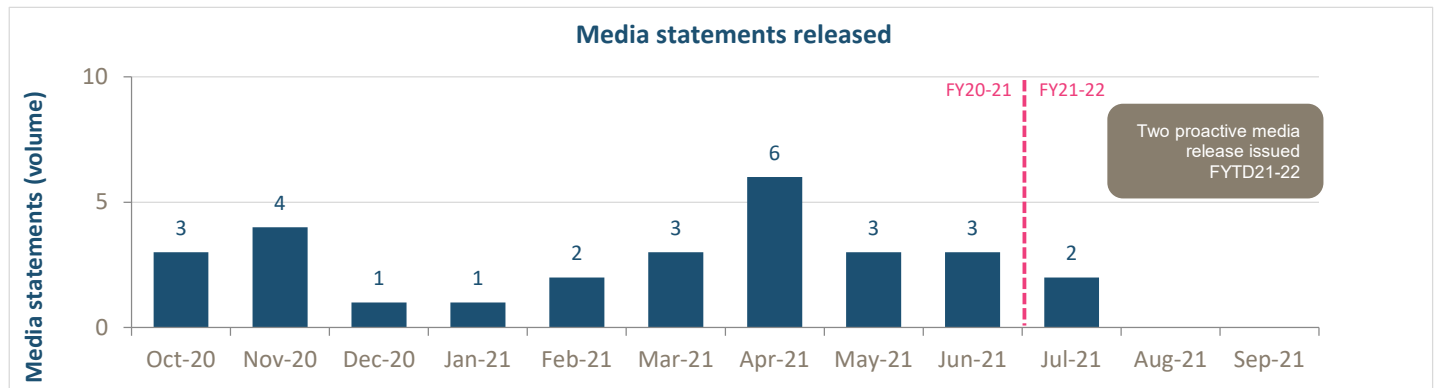
Total call, email and post volume

	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21
Outbound - Inbound Ratio	14:86	7:93	16:84	13:87	15:85	15:85
Grade of Service	97%	98%	97%	98%	99%	99%
Abandonment Rate	1%	2%	1%	2%	1%	1%
Roll Over No Answer	35	45	27	28	15	9
Total Calls	2,732	3,633	2,619	2,446	3,058	2,836
Total Email and Post	4,943	5,298	3,737	4,180	4,415	3,466

Section 6 - Media (traditional)

Following several months of predominantly positive coverage and elevated Media Impact Scores, July was a markedly more mixed period for EQC in the media. The volume of coverage and MIS decreased from the previous month to 0.7 (vs. 2.3 in June), while the proportion of negative reporting rose.

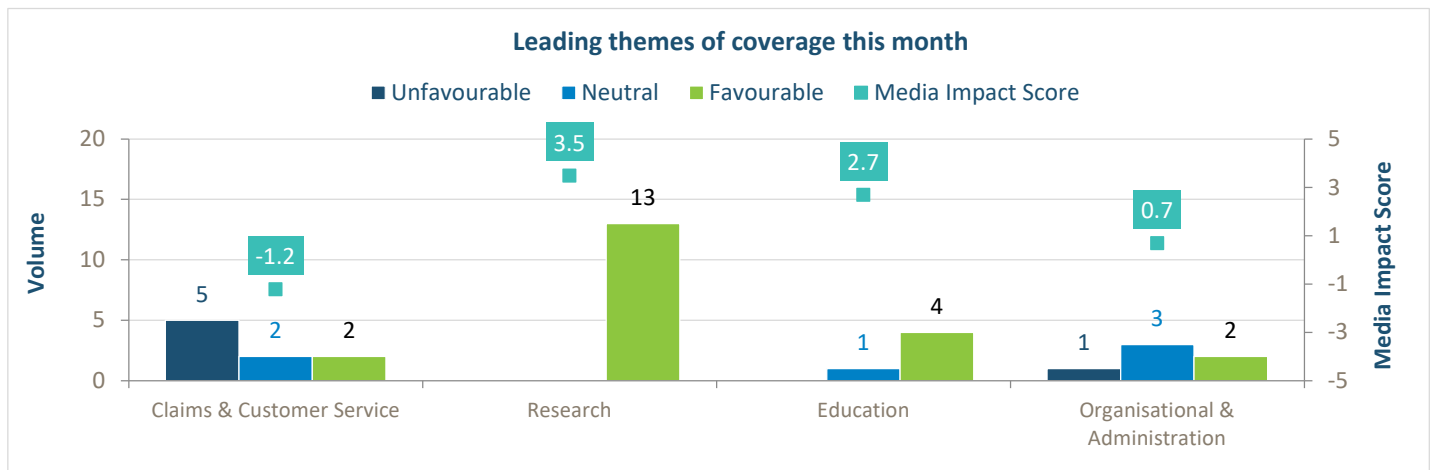
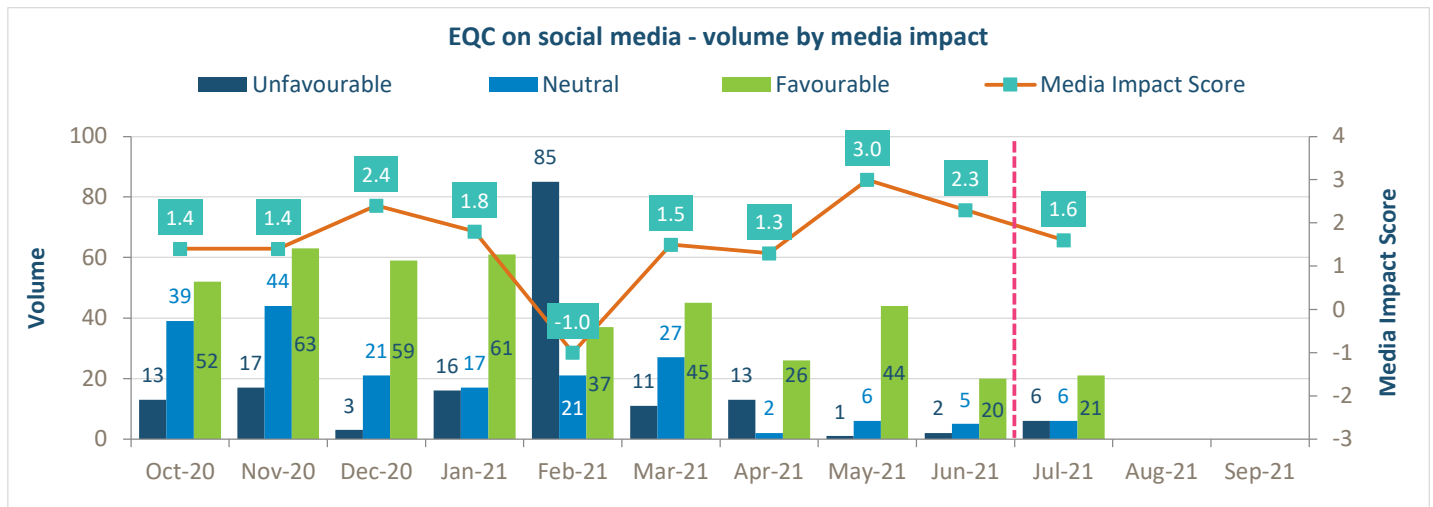
Negative reporting on EQC was almost exclusively driven by criticism of the new National Disaster Response Agreement (NDRA). However, it is worth noting that EQC CEO Sid Miller's response, reassuring that "a full set of processes and guidelines" are in place to ensure a fair process, was also regularly reported and mitigated a significant degree of negativity. Meanwhile, EQC's research and education function continued to generate highly positive reporting. However, this coverage was relatively modest in volume this month.



Section 6 - Media (social)

July was another fairly quiet month on social media for EQC. The majority of conversations continued to be positive. However, an increase in negative posts drove a modest (0.7 point) drop in the Media Impact Score, which remained slightly positive at 1.6.

This month, positive conversations continued to be primarily driven by EQC's research and education function. Conversely, negative posts about EQC on social media were predominantly related to two topics - criticism of the National Disaster Response Agreement (NDRA) and references about the quality of repairs.



Positive conversations continued to be primarily driven by EQC's research and education function. Most prominently, these included:

- Posts commemorating and celebrating GeoNet's 20th birthday, in which EQC's "ongoing investment in natural hazard science" (and "baking skills") was acknowledged;
- Posts promoting the AF8 Roadshow in Greymouth and across the West Coast, highlighting the Commission's role in *helping communities better understand the risk of natural hazards*; and
- Further promotion of ShakeOut 2021.

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

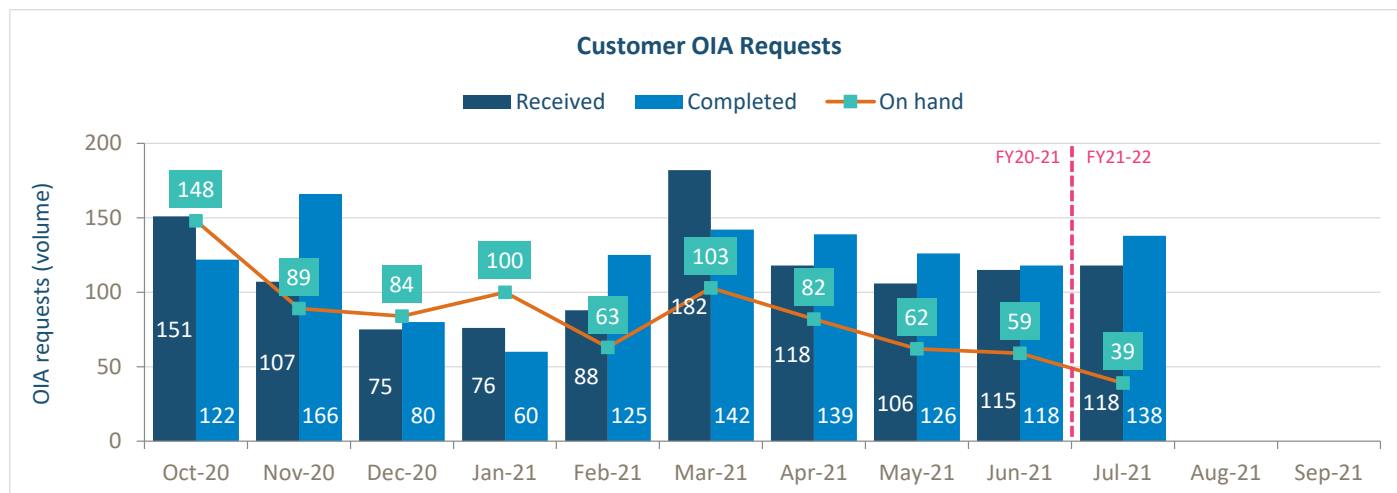
Understanding the Media Impact Score

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.

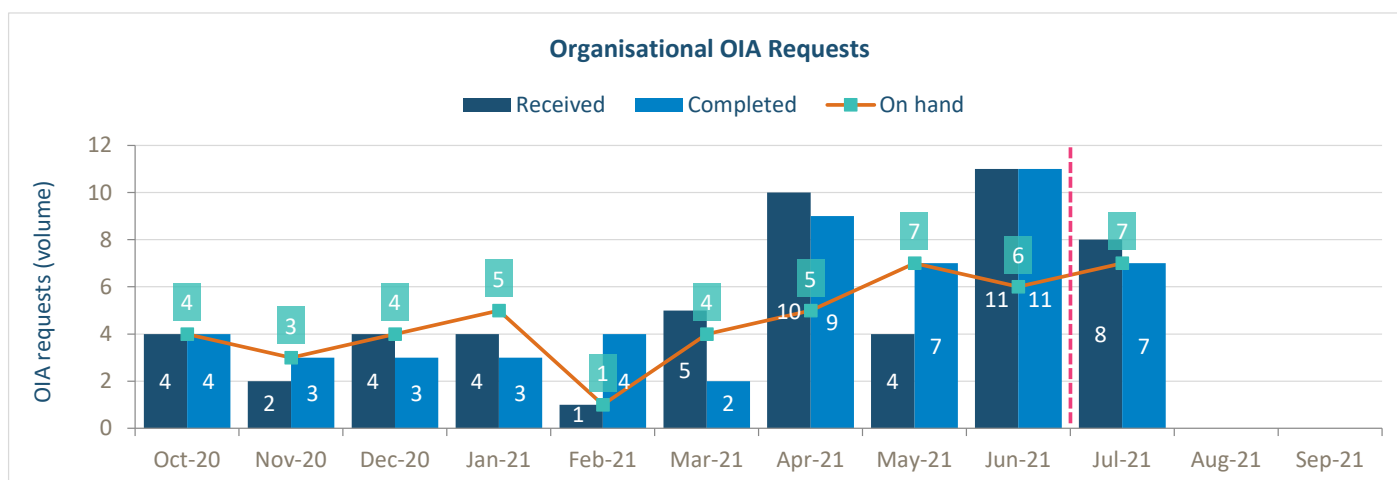
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the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

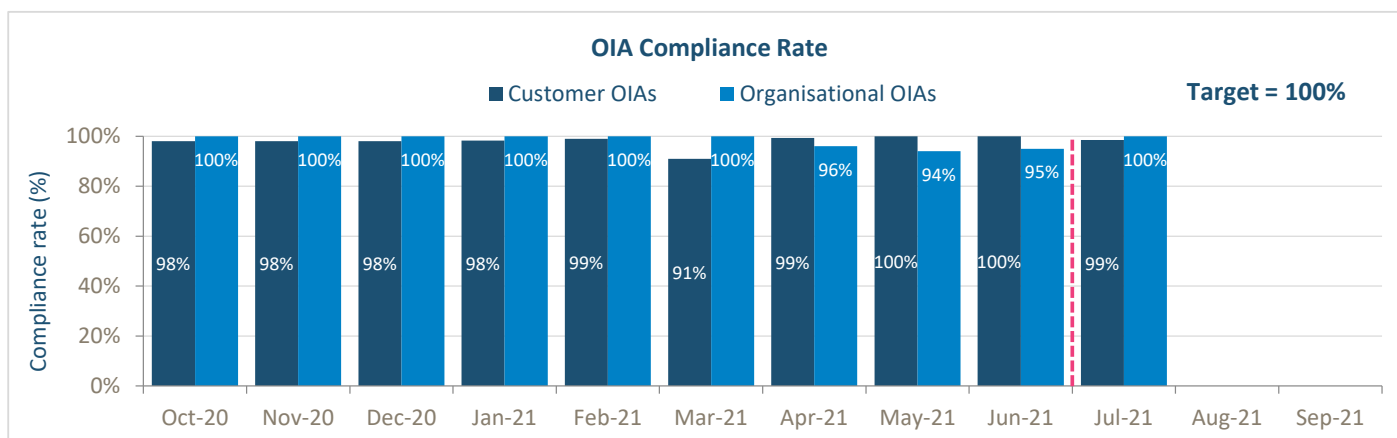
Section 7 - Official Information Act (OIA) Requests



This month, our Customer OIA Team received 118 new OIA requests (vs. 115 in Jun-21). Coupled with the 59 requests on hand from last month and resolution of 138 requests this month, the team have 39 requests on hand at month's end.



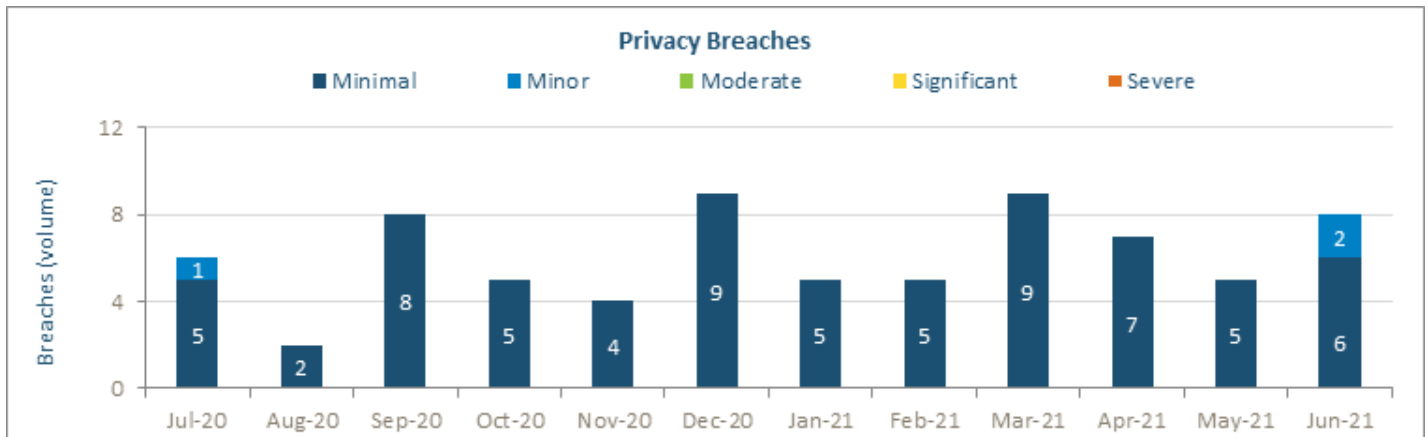
This month, our Government Relations Team received 8 new high level OIA requests (vs. 11 in Jun-21). Coupled with the 6 requests on hand from last month and resolution of 7 requests this month, the team have 7 requests on hand at month's end.



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

Section 8 - Privacy Breaches

Eleven privacy breaches (vs. 8 in Jun-21), all rated as being of minimal 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, have been contained, and no serious harm appears to have arisen as a result.



Privacy breaches

The composition of the eleven reported breaches this month includes: 'Wrong document sent' (6); 'Incorrect email address used' (3); and 'Wrong email or letter content' (2). All reported breaches have been contained, and no harm appears to have arisen as a result.

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."

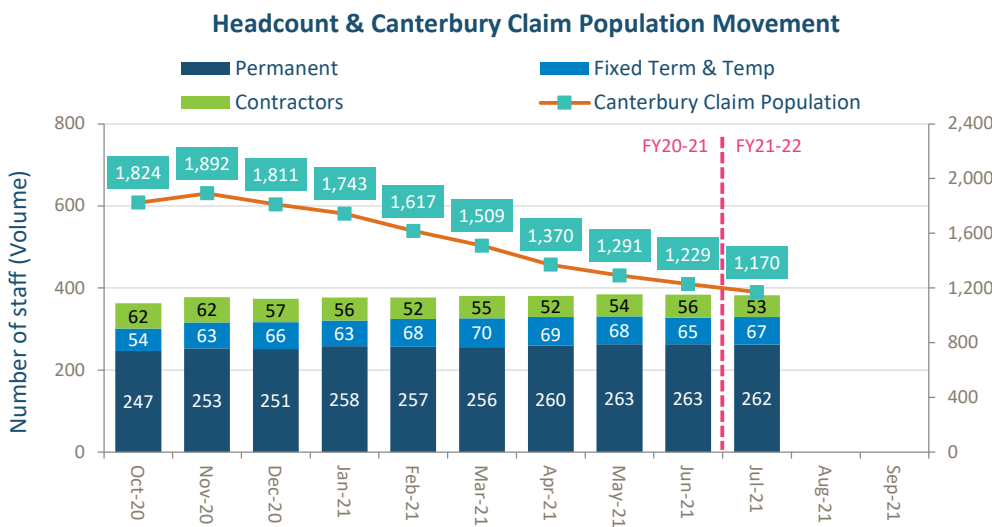
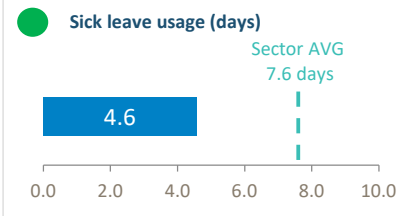
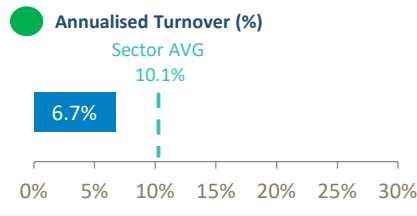
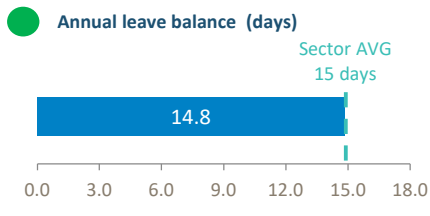
Below is an explanation of each rating:

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.

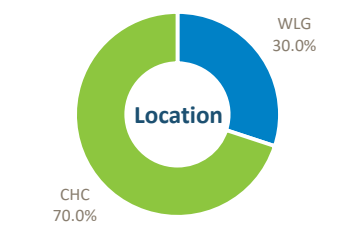
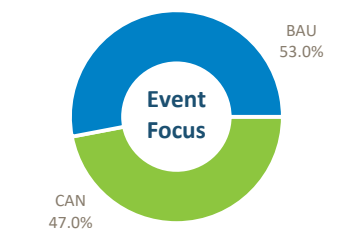
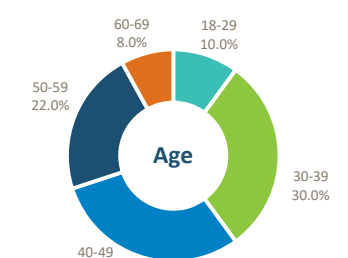
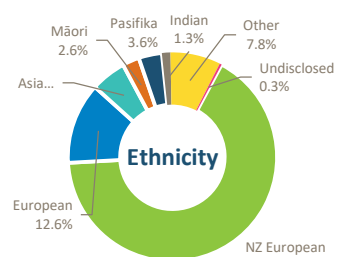
Section 9 - HR Operations

This month our workforce headcount continues to remain relatively static. During the reporting period our average annual leave balance increased slightly to 14.8 days (vs. 15.6 last month) and reflects the Public Sector ('sector') average of 15 days. During the period, average sick leave usage remains unchanged at 4.6 days against a sector average of 7.6 days. Meanwhile, annualised turnover ('voluntary turnover') increased this month to 6.7% (vs. 6% last month), remaining below the sector average of 10.1%.

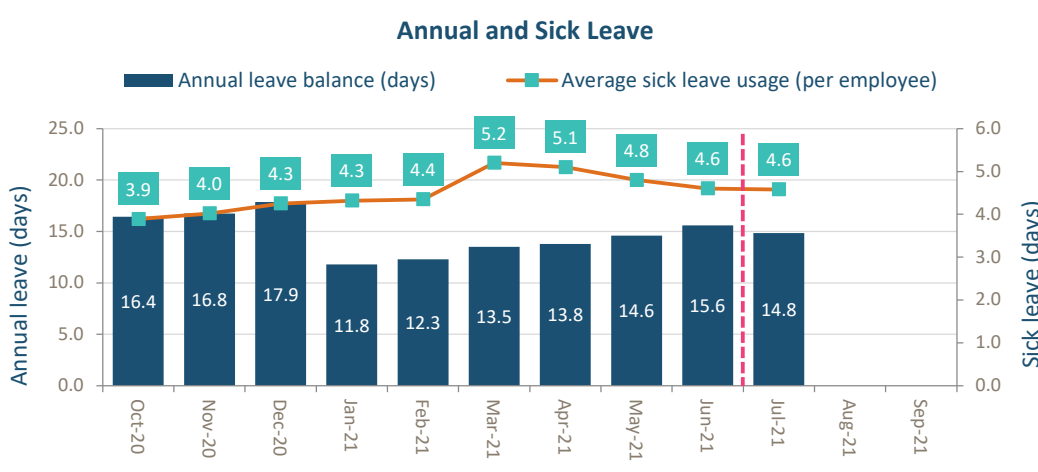
HR Ops at a glance - EQC's performance against Public Service Sector Averages



Our Workforce Profile



Headcount movement has remained steady over the past 3 months as staff have not been resigning from EQC and the demand for resource increased due to operational requirements.



This month our average annual leave balance dipped to 14.8 days (vs. 15.6 last month) and now reflects the public sector average of 15 days. It is expected that this average will rise slowly through the winter period. In the same period, average sick leave usage remains unchanged at 4.6 days against a sector average of 7.6 days.

It should be noted that Covid-19 continues to influence our people data and trends.