

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. Reporting on progress will occur on a quarterly basis.

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 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

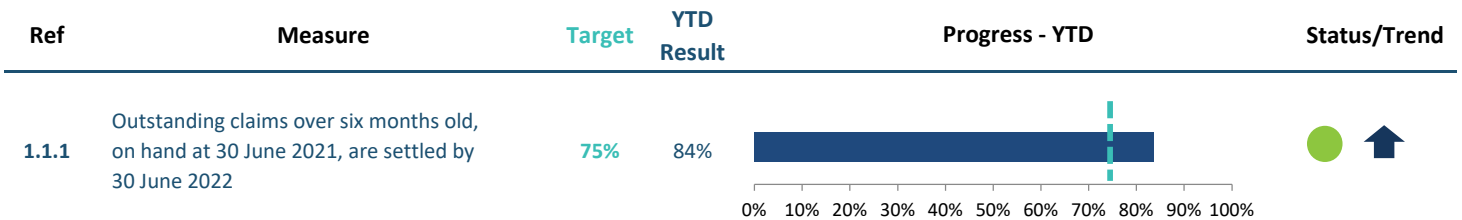
Output 1.1 - Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

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.

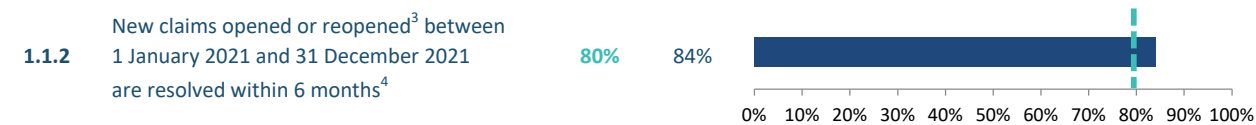
The threshold for customer satisfaction is lower for Canterbury claims than it is for other claims. This is because Canterbury claims often have long and complex histories, in part reflective of past processes that have now changed. Also, for this reason most of our customer focus measures look at a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

Performance measures | Timeliness



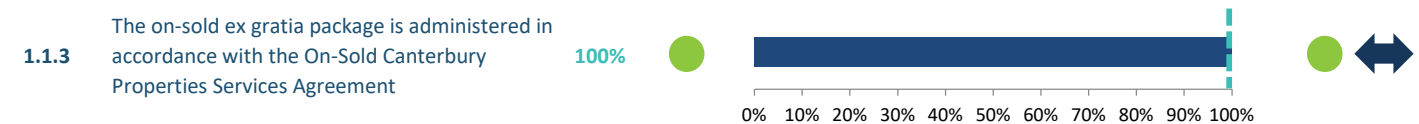
Commentary:

In the FYTD, performance against SOPE measure 1.1.1 is tracking ahead of expected performance to meet target. To date, we have closed 414 (84%) of the 495 claims that were outstanding (over 6 months old) at 30 June 2021.



Commentary:

In the FYTD, 1614 (84%) of the 1918 in-scope claims that were reopened in January-June 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.

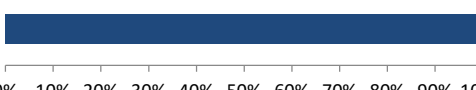

Key:

● 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%	57%		
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Commentary:

In 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%	74%		
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Commentary:

In 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%	74%		
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Commentary:

In 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%	72%		
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Commentary:

In the FYTD, performance against SOPE measure 1.1.8 is tracking ahead of expected performance required to meet target.

Note: Results are reported one month in arrears.

⁵Continuation of measure 2.1.5 from FY2019-20

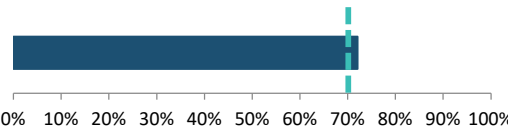

Key:

	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.)

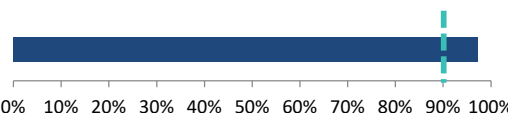

Performance measures | Customer Focus | Reflecting on their most recent experience

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%	72%		

Commentary:

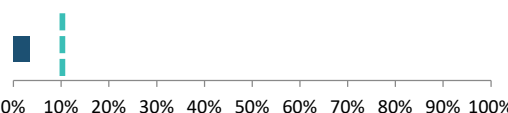

In the FYTD, performance against SOPE measure 1.1.9 is tracking ahead of expected performance required to meet target.

Note: Results are reported one month in arrears.

1.1.10 ⁶	Timeliness of complaints resolution: 90% of complaints resolved in 60 days	>90%	97%		
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Commentary:

In the FYTD, performance against SOPE measure 1.1.10 is tracking ahead of expected performance required to meet target. Of all complaints relating to Canterbury claims, 97% have been resolved within targeted timeframes.

1.1.11	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months ⁷	<10%	3%		
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Commentary:

In the FYTD, performance against SOPE measure 1.1.11 is tracking ahead of expected performance required to meet target. Of the 2272 in-scope claim closures from 01 January 2021 to 30 June 2021, 79 (3%) have since been reopened.

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%	90%		

Commentary:

In the FYTD, performance against SOPE measure 1.2.1 is on track to meet target. All but four of the 1699 in-scope claims lodged in January-June 2021 were resolved within 6 months.

In the FYTD, performance against SOPE measure 1.2.2 is on track to meet target. Of the 30 in-scope claims not settled within six months of lodgement, 27 (90%) have subsequently been settled within 90 working days of the assessment process being completed.

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 Model (NDRM) on 30 June 2021).

Explained: 'Insurer Managed' and 'EQC Managed' claims

Under the NDRM, 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.

Output 1.2 | Performance measures | Customer Focus

1.2.3	More than 70% of surveyed customers are satisfied with their overall claims experience	>70%	68%	Nov-21 performance N=25, Total, 71.0% N=16, EQC Managed, 88.0% N=09, Insurer Managed, 56.0%	
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%	64%	Nov-21 performance N=25, Total, 77.0% N=16, EQC Managed, 92.0% N=09, Insurer Managed, 67.0%	
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%	63%	Nov-21 performance N=25, Total, 74.0% N=16, EQC Managed, 83.0% N=09, Insurer Managed, 78.0%	

Commentary:

In the FYTD, performance against SOPE measures 1.2.3-5 is tracking behind expected performance required to meet target. As more insurer managed claims are closed, we will begin to survey more insurer managed customers. Based on initial survey results for insurer managed claims we would expect that the overall customer focus results will improve over the coming months.

Note: Results are reported one month in arrears.

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

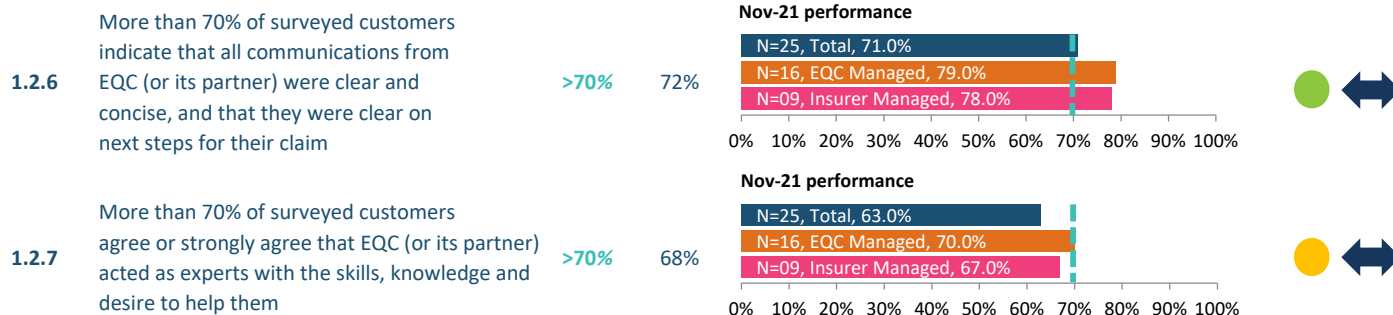
Key:

	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.)

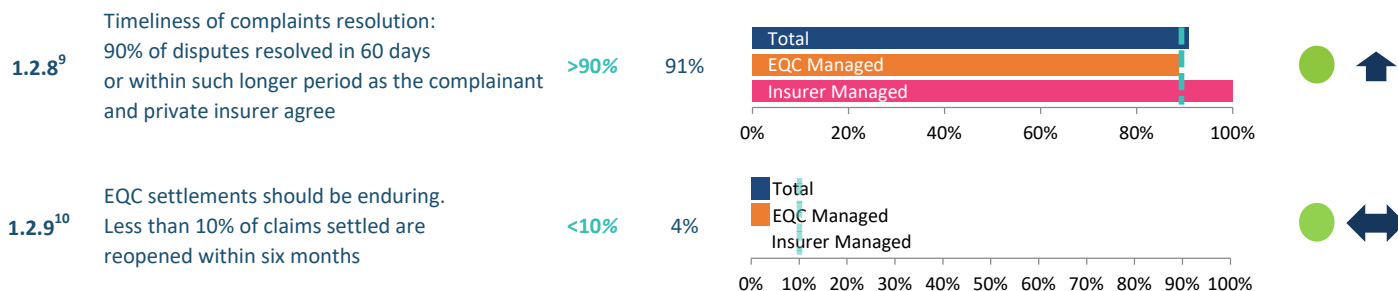
Output 1.2 | Performance measures | Customer Focus

**Commentary:**

For the FYTD, performance against SOPE measure (SM) 1.2.6 continues to track ahead of expected performance required to meet target while performance against SM 1.2.7 remains below expected performance required to meet target.

As more insurer managed claims are closed, we will begin to survey more insurer managed customers in the coming months. Based on initial survey results for insurer managed claims we would expect that the overall customer focus results will improve over the coming months.

Note: Results are reported one month in arrears.

**Commentary:**

SOPE 1.2.8: In the FYTD, 89% 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 to date relating to Insurer-managed claims and these have met 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: In the FYTD, 86 of the 2202 in-scope claim closures between 01 January 2021 to 30 June 2021 were reopened within 6 months of closure (4%).

Explained: 'Insurer Managed' and 'EQC Managed' claims

Under the NDRM, 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.

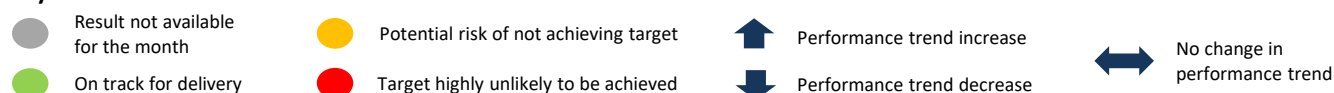
Performance measures | Quantity

**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:

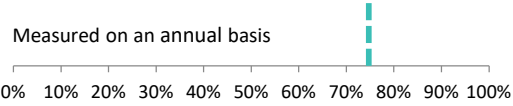
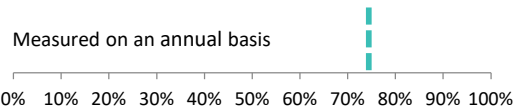
Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output Two - Resilience

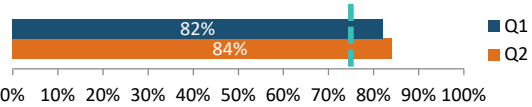
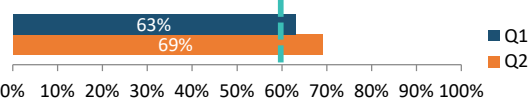
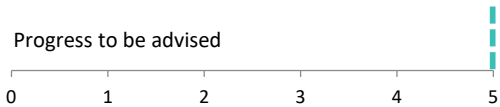
Output 2.1 - A resilience programme that facilitates improved analysis and public understanding of natural hazard risk

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%	83%		●
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 on the standard key preparedness actions promoted by EQC¹⁶ who say they have taken one of those steps to prepare their homes 	60%	66%		●
	Number of formal, evidence-based submissions made on relevant (natural hazard risk) policies, plans, or initiatives or local government statutory plans	5		Progress to be advised 	●
2.1.4	Reviewer commentary that submissions are: <ul style="list-style-type: none"> of good quality on matters relevant to natural hazard risk reduction 				

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 : <ul style="list-style-type: none"> a communications strategy for introducing partners to PRUE loss modelling completion of the transition of the new system by 30 November 2021 an agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA by the end of the financial year 	as per measure		Communications strategy to be discussed	
				Transition of new system complete	
				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: <ul style="list-style-type: none"> hazard risk information priority preparedness actions they can take to reduce the impact of disaster 	as per measure		Development of on-line tool remains on track for completion, which in turn supports the delivery of recommendation 6.1.3 from the 2020 Public Inquiry. Note: Recommendation 6.1.3 is one of two recommendations noted under SoPE measure 4.6.	

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%		The management of the NDF is compliant with the Ministerial Direction for 1H FY21-22.	
3.2.3	The value of the NDF is rebuilt (assumes fewer than 4,500 new claims in addition to Canterbury reopens)	>\$250m		As at 31 December 2021, we remain on track to achieve this measure	

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. s9(2)(b)(ii)					
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					
Joint workshops between EQC, ICNZ, and Insurers to develop a Hawke's Bay earthquake event response strategy concluded in November 2021. An event response strategy has been drafted and is in the final review stages with the joint workshop participants. The Natural Disaster Response Model governance groups are expected to review and provide feedback on the draft event response strategy in February 2022. This would allow for socialisation of an approved event response strategy with wider stakeholders, at the earliest, from around March 2022. Planning for the next event response strategy, an Alpine Fault Mw8.0 earthquake, is expected to begin in January 2022 with joint workshops likely to commence from February 2022.					
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 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%		Progress against this measure remains in line with expected performance required to meet target with all insurers standing at 100% compliance for both the month of December and Year to Date.	
4.5	By 30 June 2022, EQC implements the 39 recommendations from the 2020 Public Inquiry ²⁰ that are fully within its control	100%	87%		
Comment					
EQC remains on track to implement 39 of the Public Inquiry recommendations by 30 June 2022. Of these, 34 recommendations have been implemented. For the FYTD, performance against SOPE measure 4.5 is tracking ahead of expected performance required to meet target.					
4.6	EQC implements recommendations 5.1.3 and 6.1.3 from the 2020 Public Inquiry by 24 December 2022	100%		The two recommendations referenced remain on track for delivery by the due date	
4.7	New Zealanders have increasing trust and confidence in EQC	PSR index score >90		Result is pending	

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:

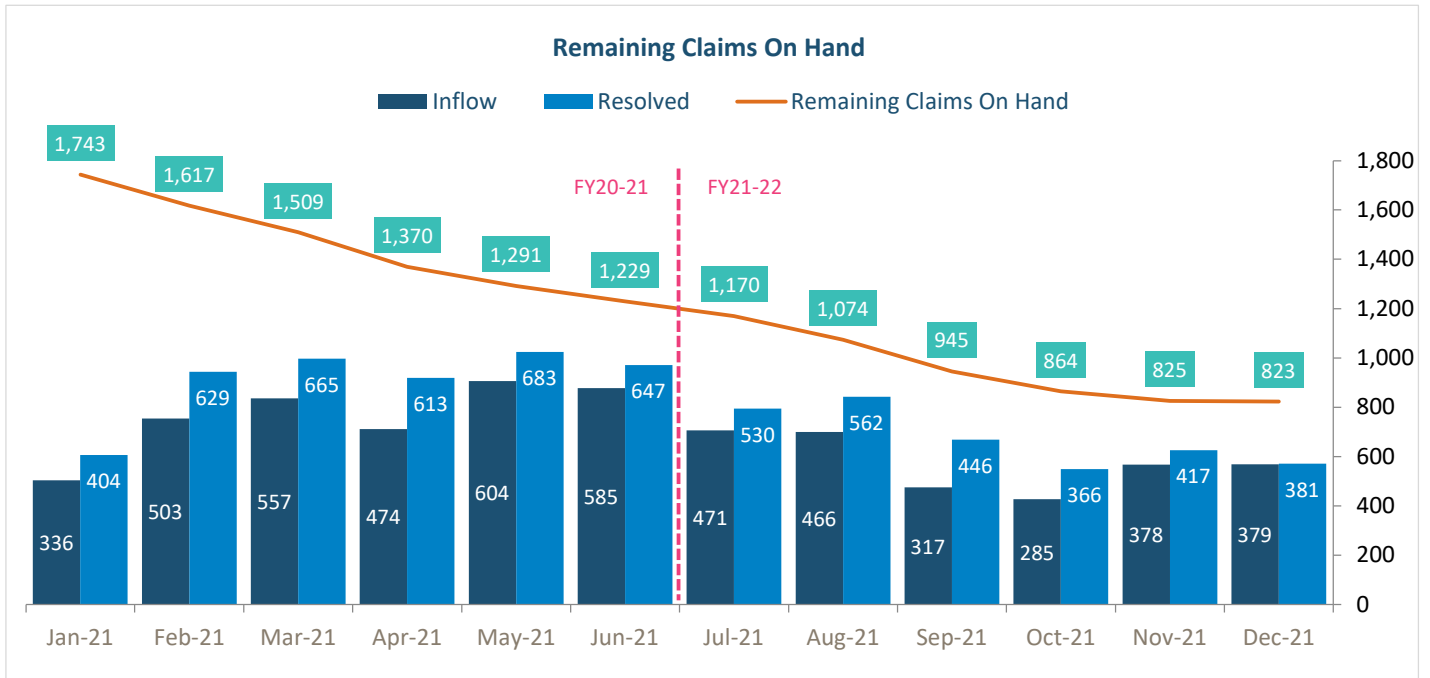
	Result not available		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

Section 2 - Canterbury

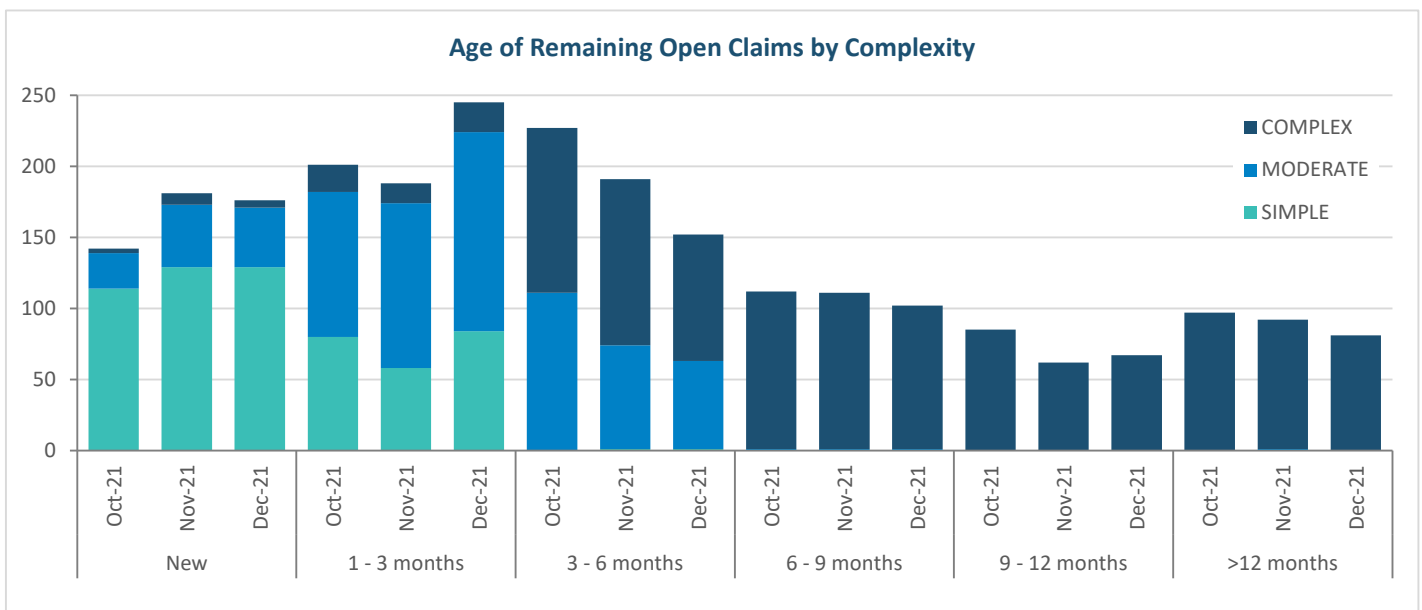
During the month, 381 claims were resolved, offset by inflow of 379 claims. At month's end we had 823 open Canterbury claims on hand, a reduction of 2 since the end of November. The reduction in our claims on-hand population, which is now below 900, continues the downward trajectory of a decreasing population stretching back to November 2020.

Over the month of December, totalling three working weeks, the Canterbury claims on-hand population remained relatively static, with little difference between inflow and outflow.

In line with our **Aged Claims Strategy**, the focus, since July 2021 is the continued reduction of our 'aged claims' population (claims older than 12 months). At month's end our aged claims population has dropped to 81 (vs. 92 last month).



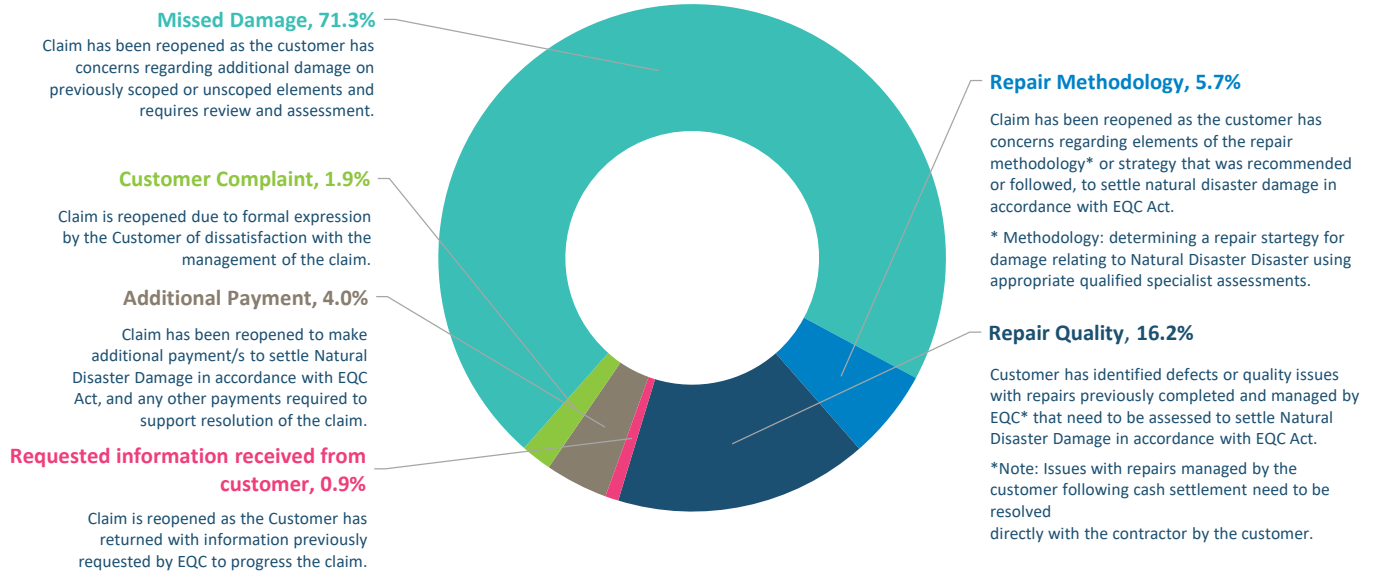
The 381 claims resolved this month includes 3 claims open at 1 December, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,625 of which are excluded). A further 15 SRES MOU claims were settled.



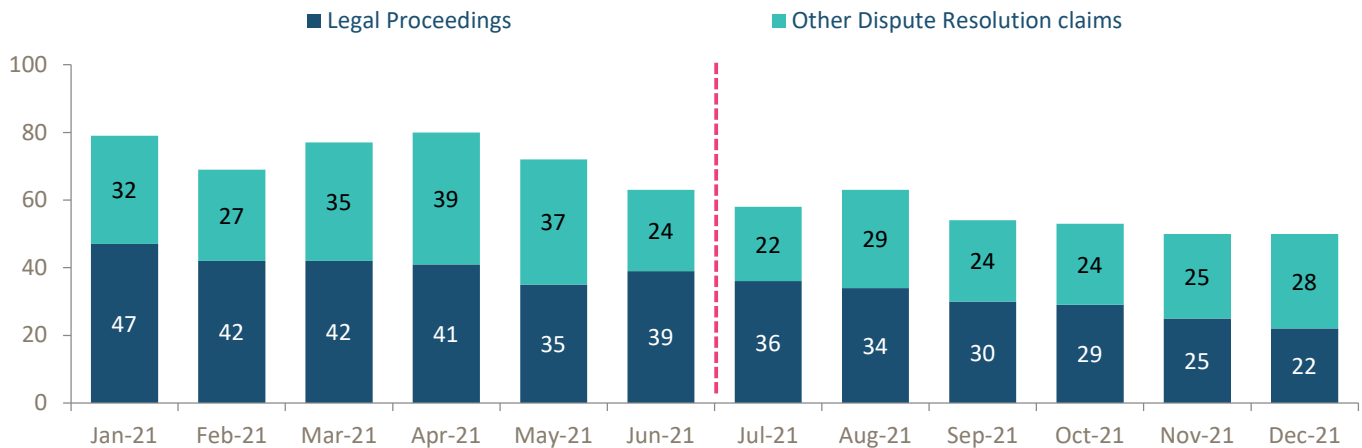
Resolution of aged claims continues to be a key priority for our settlement teams. During December there was a 12% reduction in claims aged > 12 months (92 down to 81). Claims aged 6-9 months reduced by 8% (111 down to 102) and claims aged 3-6 months dropped by 20% (191 down to 152).

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

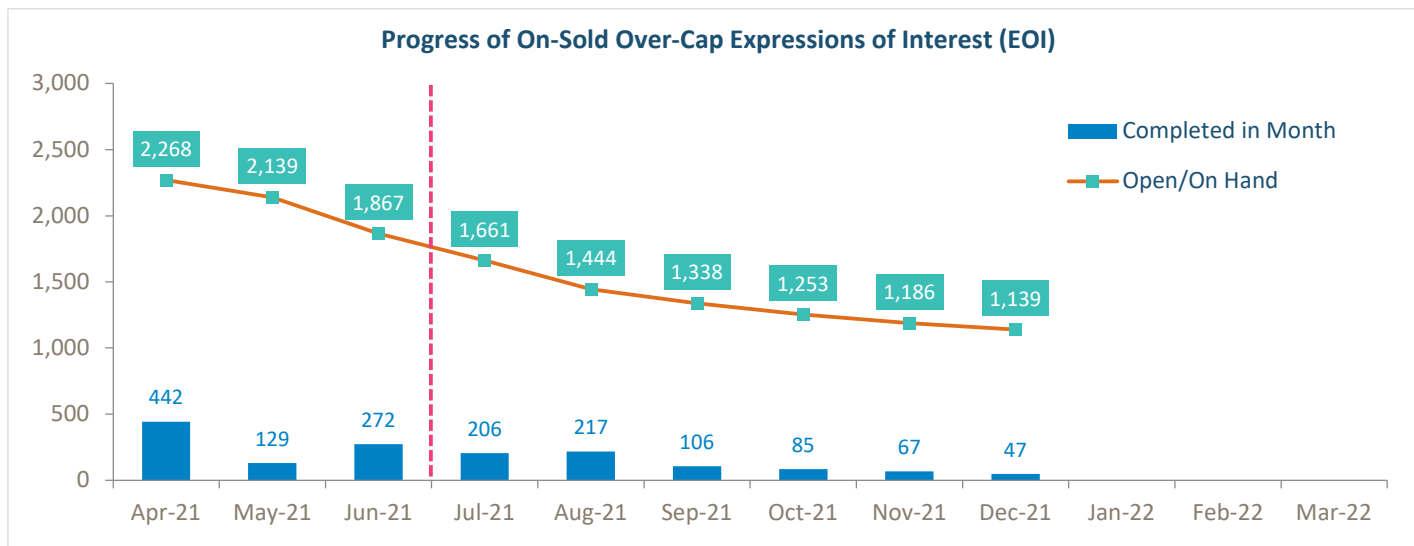


Claims in Dispute



As at 31 December, 22 Canterbury claims remained subject to legal proceedings, reduced from 25 at the end of November. Other claims with Dispute Resolution teams rose to 28, up slightly from last month (25).

Section 2 - Canterbury (cont.)



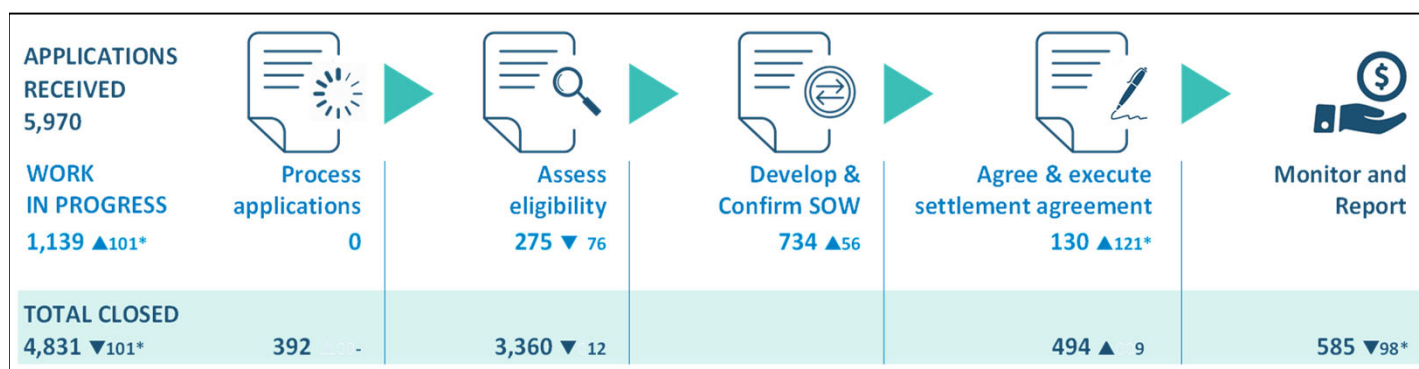
Applications (expressions of interest - EOIs) for government support to repair On-Sold Over-Cap properties closed in October resulting in nil inflow from Nov-20.

The following chart plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 4,831* applications of which:

- 1,079 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Agree & execute settlement agreement' (494) + 'Monitor and Report' (585));
- 692 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
- 1,342 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 1,139 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Work in Progress'), including 120 Awaiting Agreements with Customers.

*These numbers exclude applications with status of 'Awaiting Agreement – Customer', as these applications are now being treated as WIP (Agree and execute settlement agreement)

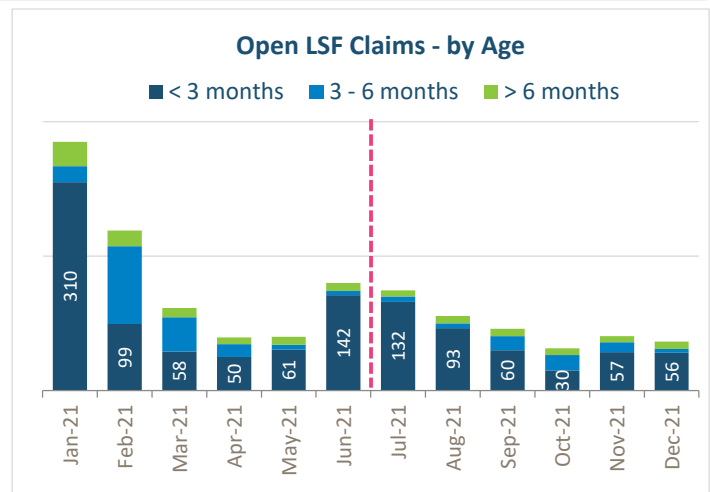
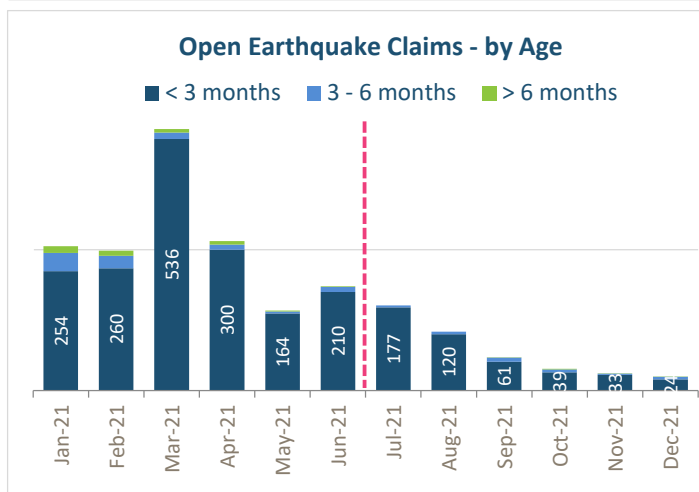
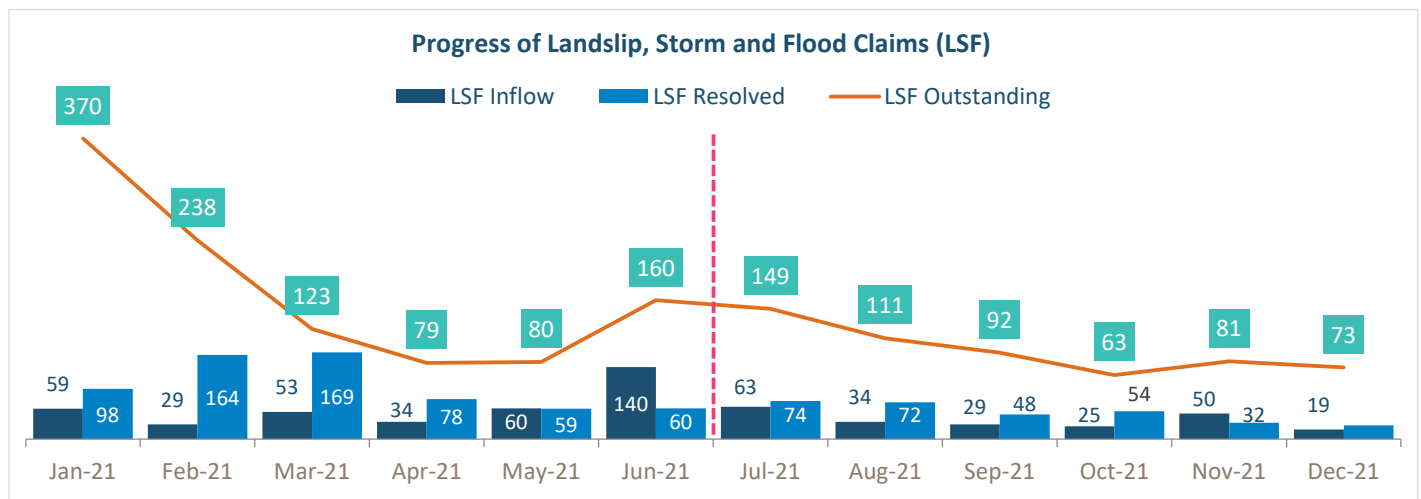
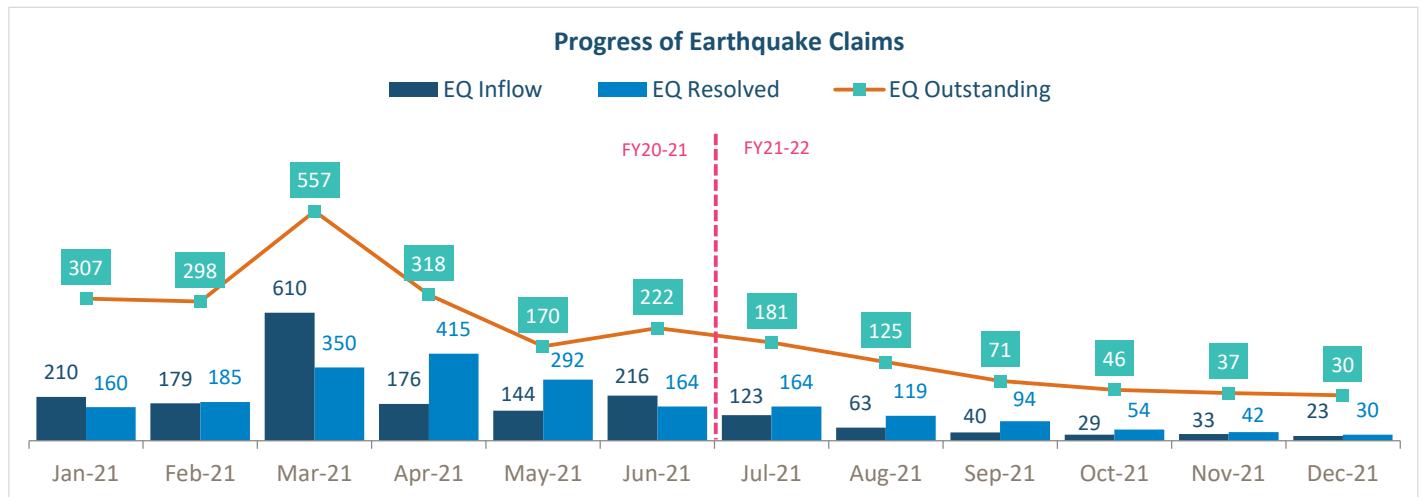


SOW - Scope of Works

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 inflow of 42 new and reopened claims in December, down from 83 in November. Of this, 55% was attributable to earthquake (EQ) and 45% to Landslip, Storms and Flood claims (LSF).



Note: Inflow refers to claims lodged as well as reopened

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

As at 31 December 2021, 1,072 claims have been received under the NDRM, which came into effect on 30 June 2021. The large majority of these claims, just under 80%, have been generated through landslip, storm, and flood (LSF) events during this period. Contributing to this inflow were c.300 occurring 16-18 July centred in the Wellington and Tasman areas.

During the month of December, a total of 6 EQ and 98 LSF claims received. From a claim generating perspective, there were 33 landslip, flood and storm claims received following heavy rain over the period 14-16 December, particularly in the Canterbury region, which experienced slips and flooding, some road closures and evacuation of residents in Le Bons Bay due to slips. There were also 18 landslip, storm and flood claims following the weather event on 6 December in the Wellington and Kapiti Coast regions.

Section 4 - Resilience

Progress summary

On our Resilience Three Year Priorities (2019-22)



Coordinated & targeted Research investment

In this second quarter:

- 13 research projects have been selected and awarded Biennial Grants for 2022. Of these, 6 were awarded to Early Career Researchers and 2 are Māori Researcher led projects. The programme was extremely competitive this round with 120 Expressions of Interest received.
- Research into Cash Settlement that was to address the public inquiry recommendations was contracted and research kicked off. The research team had it's first meeting with the Steering Group overseeing the research. The Steering Group includes representatives from EQC, Treasury, MBIE/Greater Christchurch Claims Resolution service and University of Canterbury.



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

Annual Resilience and Research Highlights Report

During the quarter, we published our Annual EQC Resilience and Research Highlights report this is to share with stakeholders the work we are supporting and the activities we are engaged in as part of Resilience and Research.



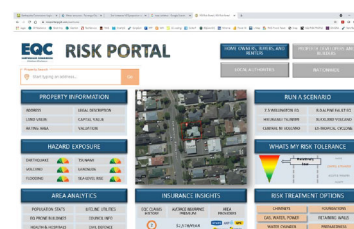
Click the image to view our EQC Resilience and Research Highlights 2021 report



A renewed focus on the strategic value of Data and information

In this second quarter:

- Professor Warren Gray was appointed as the Principal Advisor, Risk Reduction and Resilience. This new role will oversee development of the Risk and Resilience Portal.
- Internal scoping sessions on Risk and Resilience Portal were held.



Public Education measures to raise public awareness

Survey results for the second quarter:

- Measure achieved for the quarter **84%** of those surveyed in Q2 who bought, or looked to buy, a new property say they considered natural hazard risks. This quarter's result is consistent with results from previous Nielsen monitors. (Target 75%)
EQC is currently in the process of developing new creative campaign material aimed at the home buyers audience

- Measure achieved for the quarter with **69%** of **homeowners** surveyed in Q2 said they were aware that there are preparedness steps they could take that will make their home safer and stronger for natural hazards. This quarter's result is consistent with results from previous Nielsen monitors. (Target 60%).

Measure achieved, however it's important to note that awareness is important across the wider public, not just homeowners. **68%** of all those surveyed (homeowners and renters) are aware there are preparedness actions they can take. This compares to 60% in the Q1 measure.

Working to improve awareness is an important area of opportunity for EQC's preparedness messaging. Multiple areas of work are currently underway to improve this measure.

- Measure achieved for the quarter with **80%** of the all those surveyed have taken at least one of the six key preparedness steps. (Target 55%)

This is the most complex of EQC's measures focused on Public Education.

Much of EQC's messaging focused on preparedness is aimed at homeowners, as they have the ability to take more significant preparedness actions that are out of reach for most tenants. **88% of homeowners** have taken at least one of the six key preparedness steps.

Section 4 - Resilience (cont.)

Progress summary

On our Resilience Three Year Priorities (2019-22) cont.



Public Education

measures to raise public awareness (cont.)

When viewing preparedness across all six key actions ie. summing the count of people who said 'yes' to each of the six actions, divided by the sum of the count of eligible people who answered for each action (excluding those who said not applicable). This measure provides the following results:

- 58% of homeowners (key audience) had taken action when it was possible to the action
- 51% of all surveyed had taken actions when it was possible to take the action

These results are very close to those achieved in Q1. Inspiring New Zealanders to take preparedness actions that will reduce the impact of natural hazards remains the primary goal of EQC's Public Education Strategy.

What are the six key preparedness actions?

1. Removed brick or concrete chimneys or replaced with lighter weight options
2. Ensured home's foundations are properly connected to the house above
3. Located where to turn off gas supply
4. Located where to turn off main water supply
5. Used brackets to secure tall and heavy furniture to walls
6. Used strapping and bracing to secure hot water cylinder



Click the image to view our Quake Safe Guide

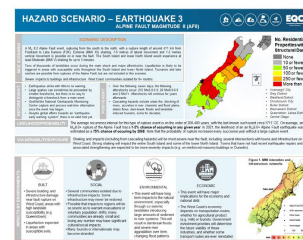


Accelerating the synthesis &

Translation of research outputs

In this second quarter:

- Participation in policy workshops contributing to the development of the National Adaptation Plan, Climate Adaptation Act, Natural & Built Environment Act, and the review of the Land Information Memorandum process.
- Resource Management (Enabling Housing Supply and Other Matters) Amendment Bill submission.
- Submission on the draft Wellington District Plan.



Developing reciprocal

Partnerships

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

In this second quarter:

- Appointed Professor Ken Elwood as the MBIE-EQC Chief Engineer (Building Resilience), a new dual agency role.
- EQC/NZSEE (NZ Society for Earthquake Engineering) MOU re-negotiated, updated, and re-issued.
- EQC/NZPI (NZ Planning Institute) MoU signed.



Perceptions of EQC

We survey key stakeholders on a **annual** 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). Please refer to Public Education section above for a summary of results for the first quarter.

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

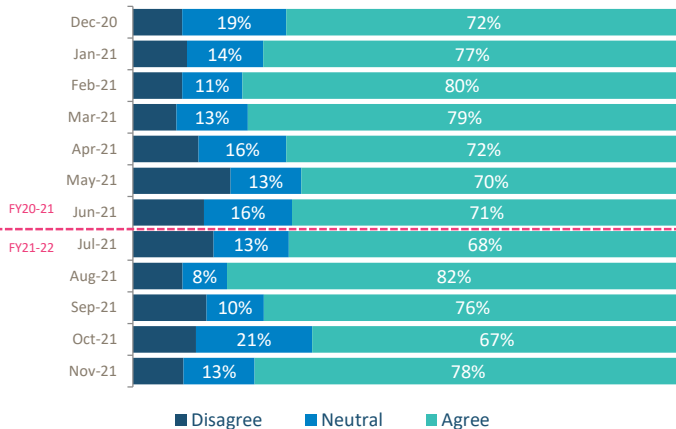
Overall, customer satisfaction with EQC's service has improved this month. Satisfaction amongst our Canterbury customers has increased as has satisfaction amongst our Other Natural Disaster Events (NDE) customers, however the sample size this month for NDE customers is small.

'Insurer Managed' claims

We are now two months into surveying customers insured under the insurer managed claims model. Currently the sample sizes remain low, however we expect the volumes to increase significantly in the coming months.

Transparent, fair and reasonable interactions

Canterbury - Recent Experiences (SoPE 1.1.6)

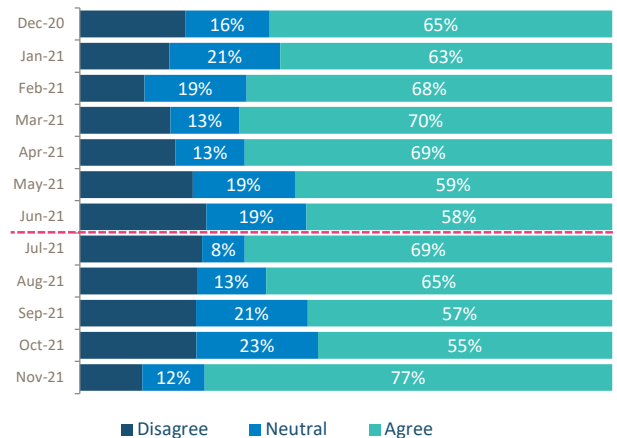


YTD AVG = 74%

Target: > 70%

Trend

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



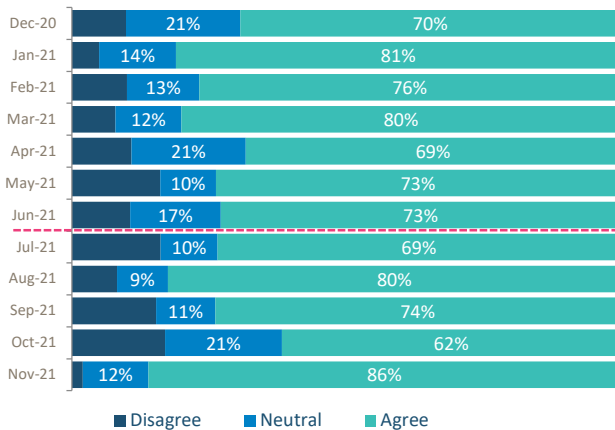
YTD AVG = 64%

Target: > 70%

Trend

Responsive to individual needs and situation

Canterbury - Recent Experiences (SoPE 1.1.7)

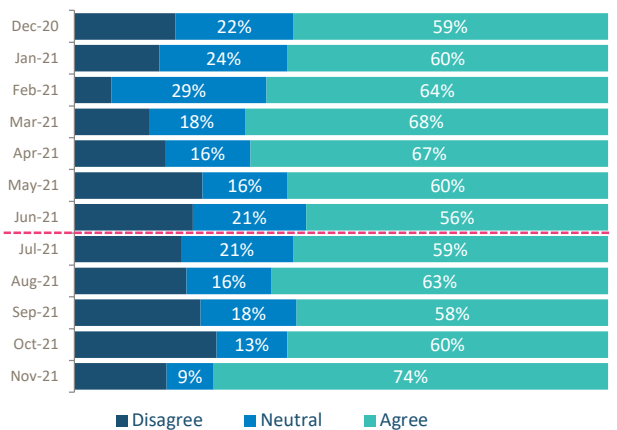


YTD AVG = 74%

Target: > 70%

Trend

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



YTD AVG = 63%

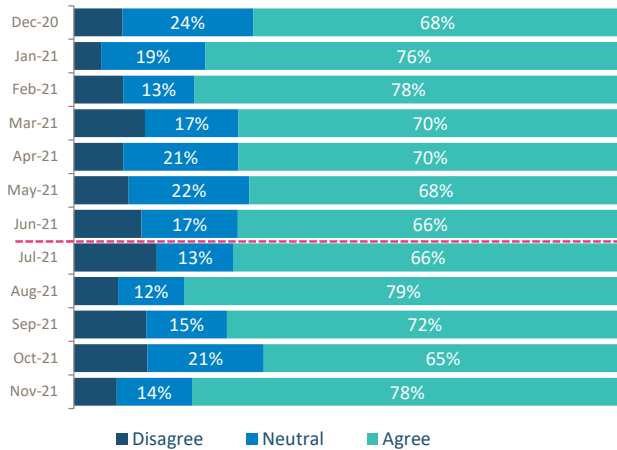
Target: > 70%

Trend

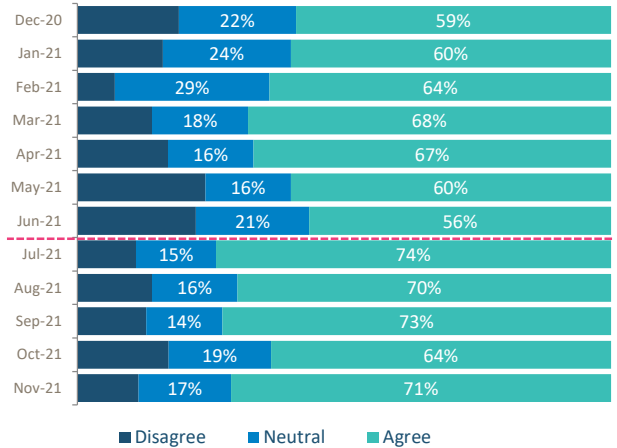
Section 5 - Customer Focus (cont.)

Quality of communication and customer clarity on next steps

Canterbury - Recent Experiences (SoPE 1.1.8)



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



YTD AVG = 72%

Target: > 70%

Trend

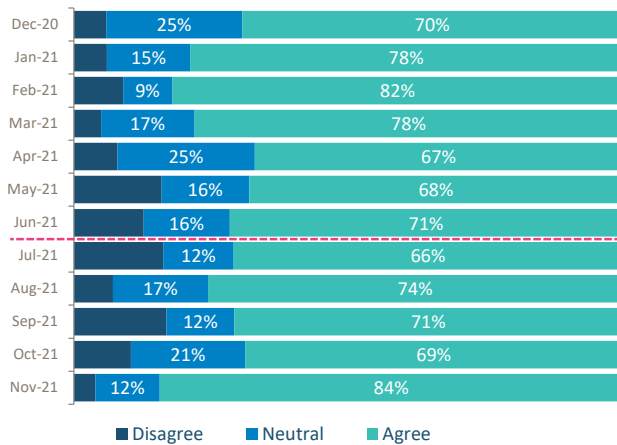
YTD AVG = 72%

Target: > 70%

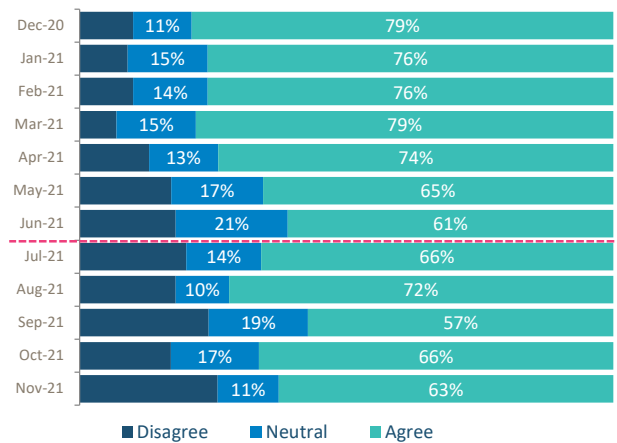
Trend

Demonstrating expertise and a desire to help

Canterbury - Recent Experiences (SoPE 1.1.9)



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



YTD AVG = 72%

Target: > 70%

Trend

YTD AVG = 68%

Target: > 70%

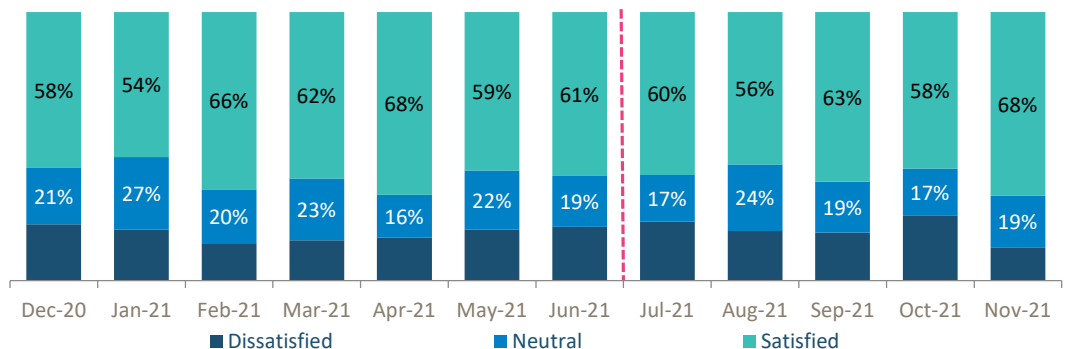
Trend

Overall claim experience

Survey question

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

Overall claim experience - All

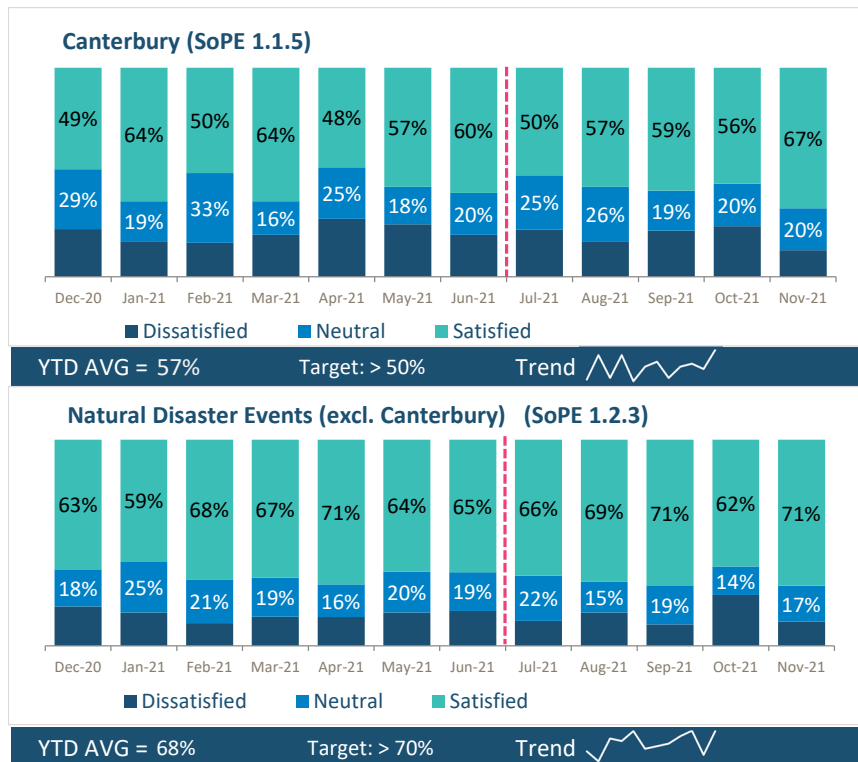


YTD AVG = 60%

Trend

Section 5 - Customer Focus (cont.)

Overall claim experience by event response



Our Canterbury customers

Overall, customer satisfaction levels this month have improved significantly this month compared to previous months.

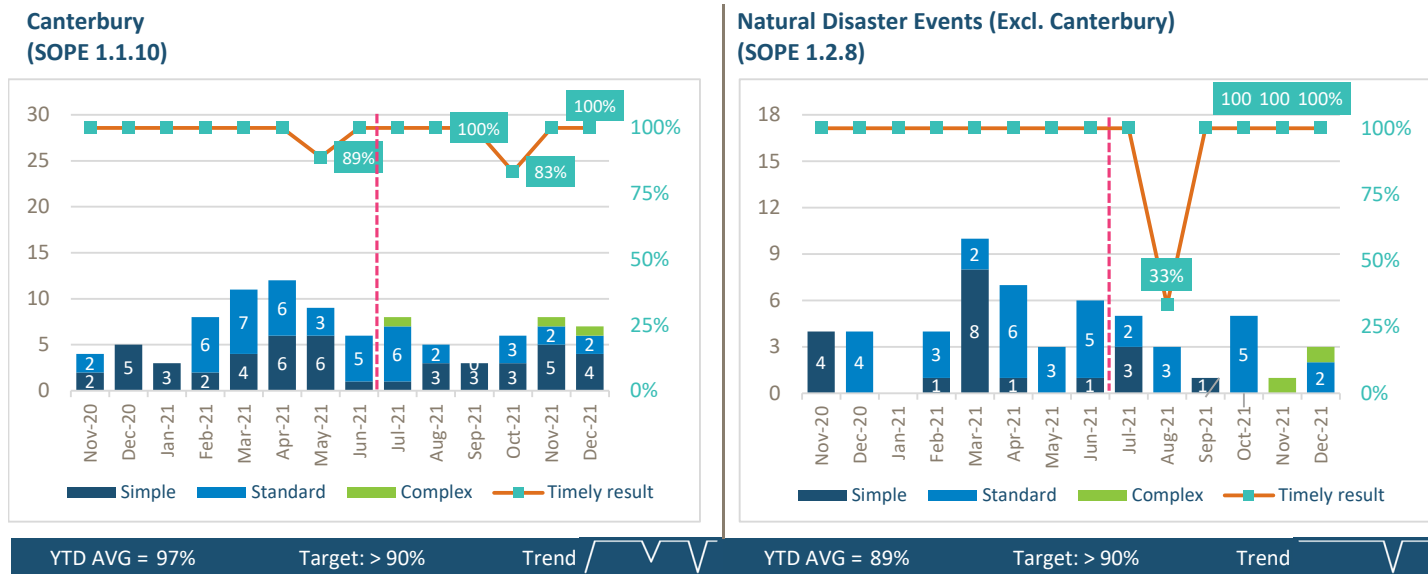
In terms of our SOPE measures that focus on recent experiences (SMs 1.1.6-9), there is also evidence of significant lift in performance in comparison to recent months. The biggest upward shift in perception was around responsiveness to individual needs and situation (SM1.1.7), from 62% last month to 86% this

Our Natural Disaster Events (NDE) customers

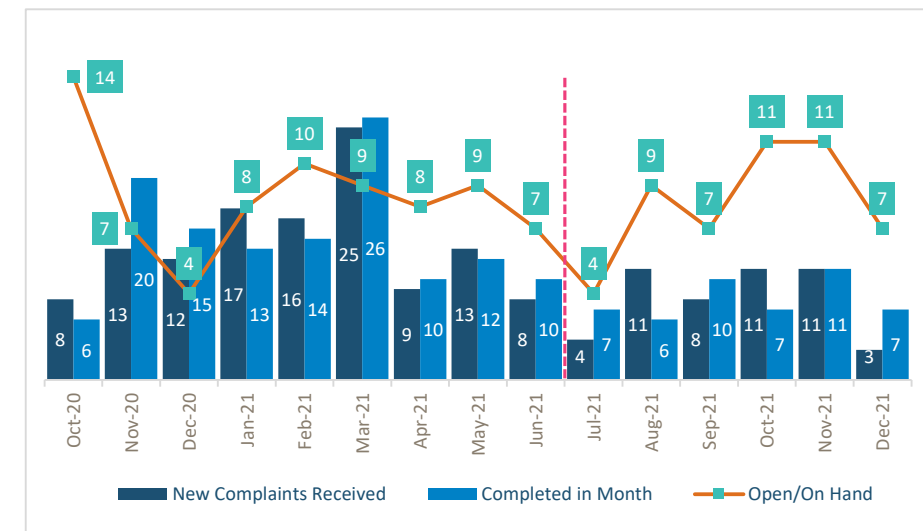
Overall, customer satisfaction levels have increased this month.

It must be noted that the upward shift in performance this month is indicative only due to small base sizes.

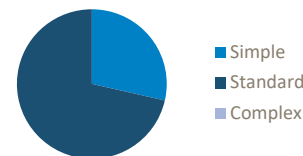
Timeliness of complaint resolution



Progression of EQC-managed customer complaints



Complexity of open complaints



We received inflow of 3 new complaints in December offset by resolution of 7 complaints. This left 7 open complaints on hand at month end, an decrease of 4 claims from the previous month.

Two of the 7 complaints open at month end were simple complexity, 5 were standard, and there were no complex complaints.

Of the open complaints, 3 are service related, 3 process related and 1 is technical in nature.

Section 5 - Customer Focus (cont.)

Total call, email and post volume

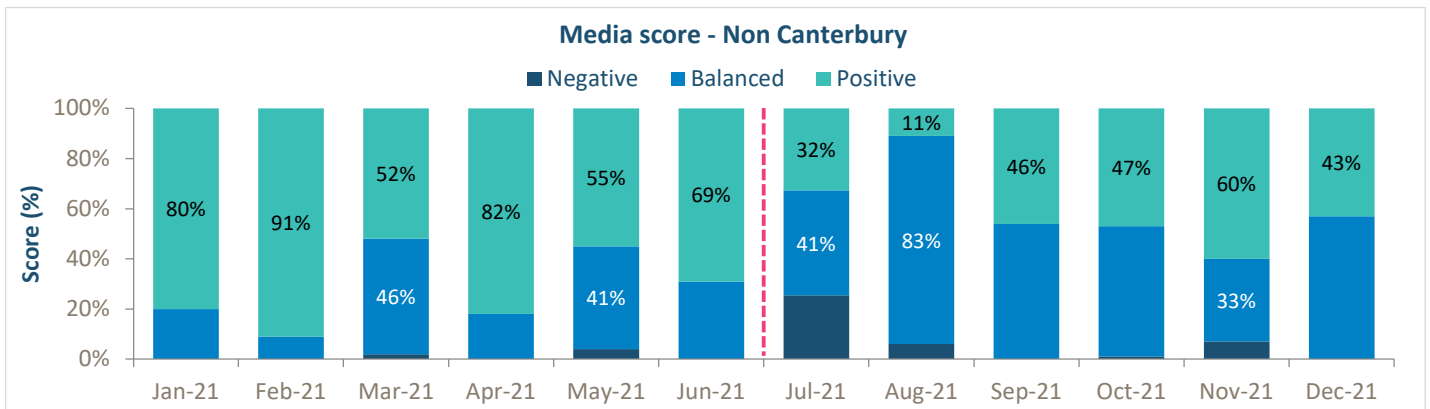
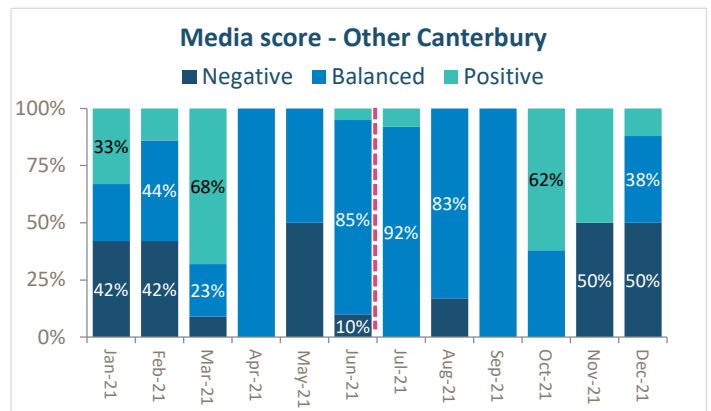
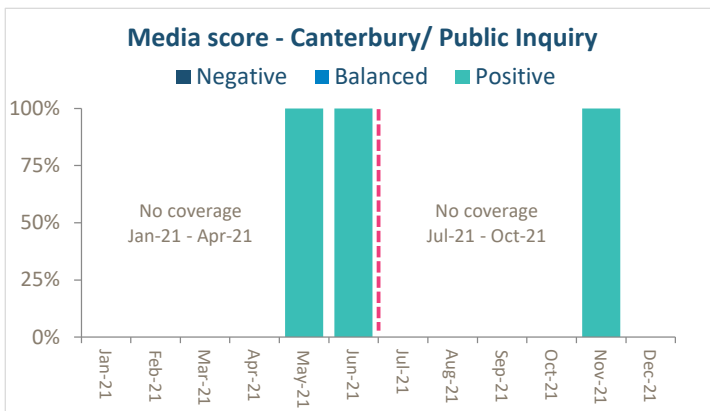
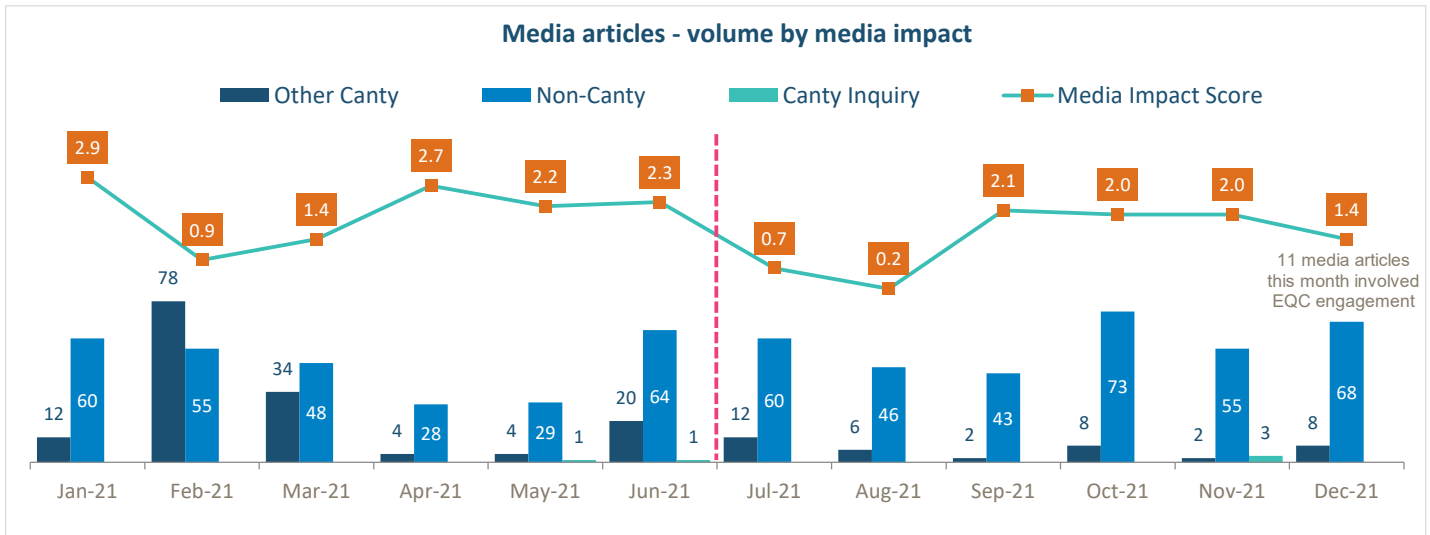
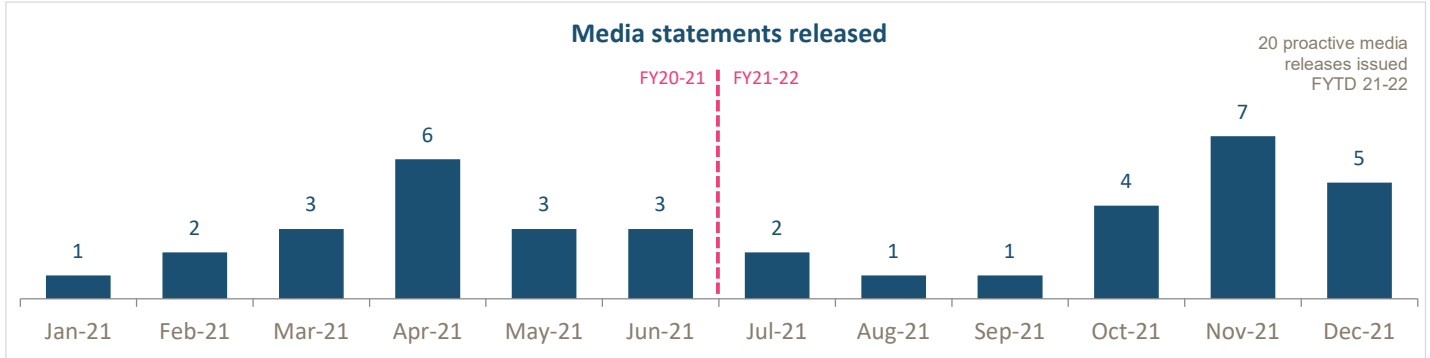
	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Outbound - Inbound Ratio	15:85	12:88	16:84	14:86	12:88	12:88
Grade of Service	99%	99%	98%	98%	99%	99%
Abandonment Rate	1%	1%	2%	2%	1%	1%
Roll Over No Answer	9	21	36	43	29	25
Total Calls	2,836	2,156	2,651	2,943	3,101	2,003
Total Email and Post	3,466	3,651	4,119	4,680	4,706	3,260

Section 6 - Media (traditional)

December saw a 27% increase in the volume of traditional coverage compared to November, with 76 media reports. However, the Media Impact Score declined slightly to 1.4, from 2.0.

Positive coverage was led by EQC entering a four-year partnership with the NZ Planning Institute to promote smarter land use. Further positive coverage resulted from EQC-funded research into why parts of Wellington were badly damaged in the Kaikoura earthquake, with findings intended to be used to predict expected shaking in different areas of the city in future. In other EQC-funded research, students from the University of Canterbury found cross-laminated timber could be used to reduce earthquake risks and would also have significant environmental benefits.

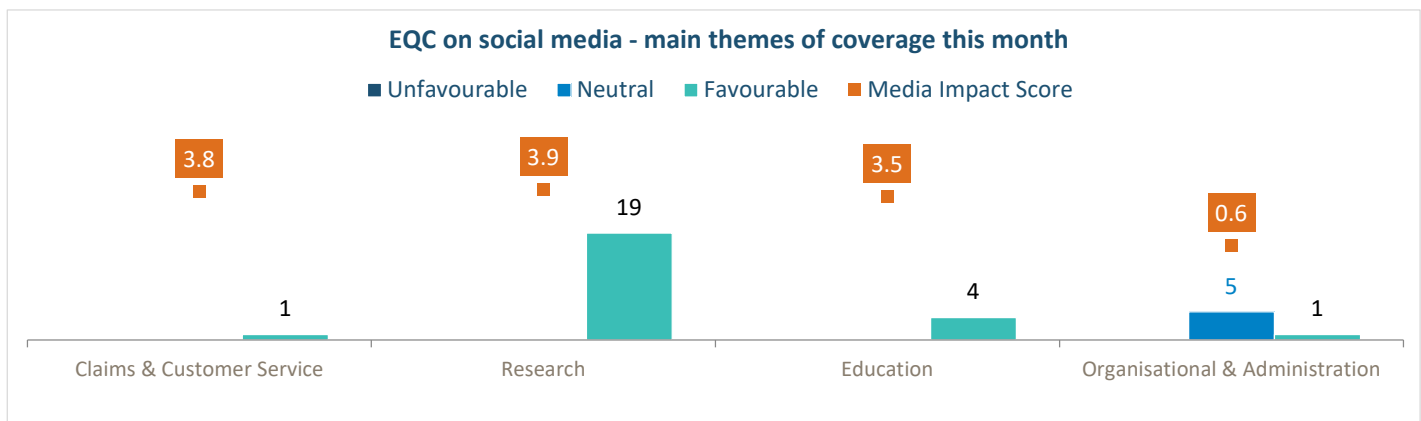
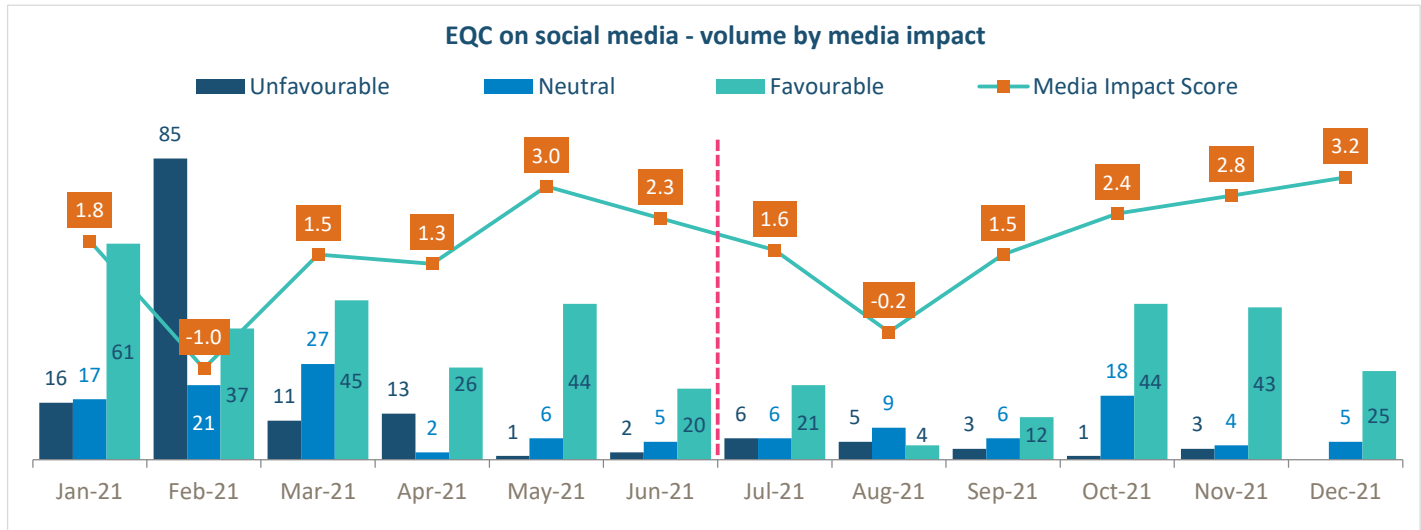
Only a small number of negative items were identified in December.



Section 6 - Media (social)

The number of social media posts decreased by 40% in December as coverage began to drop off in the lead up to the holiday period, with 30 posts shared throughout the month. However, the Media Impact Score increased by 0.4 points to 3.2, due to no negative coverage in December, compared with 6% last month. The proportion of very positive posts also rose from 0% to 10% month-on-month.

Research was a key driver of positive social media coverage this month. Projects included research into why areas of Wellington suffered significant damage in the Kaikoura earthquakes, analysis of rocks ejected from Whakaari to better understand volcanic risk, and research into cross-laminated timber for use in construction to reduce earthquake risk.



In further research news, successful recipients of EQC's biennial grants were announced, with three researchers from Massey University together awarded nearly \$200,000 towards their projects. EQC's partnership with the NZ Planning Institute also drove positive coverage, with EQC and NZPI both sharing details about the plan to raise the standard of land use planning.

Research and education activities undertaken this month helped to drive this month's leading topic of *research partnerships* and the month's leading messages of *engages in high quality research programmes* and *invests adequately/appropriately in natural hazards research & modelling*.

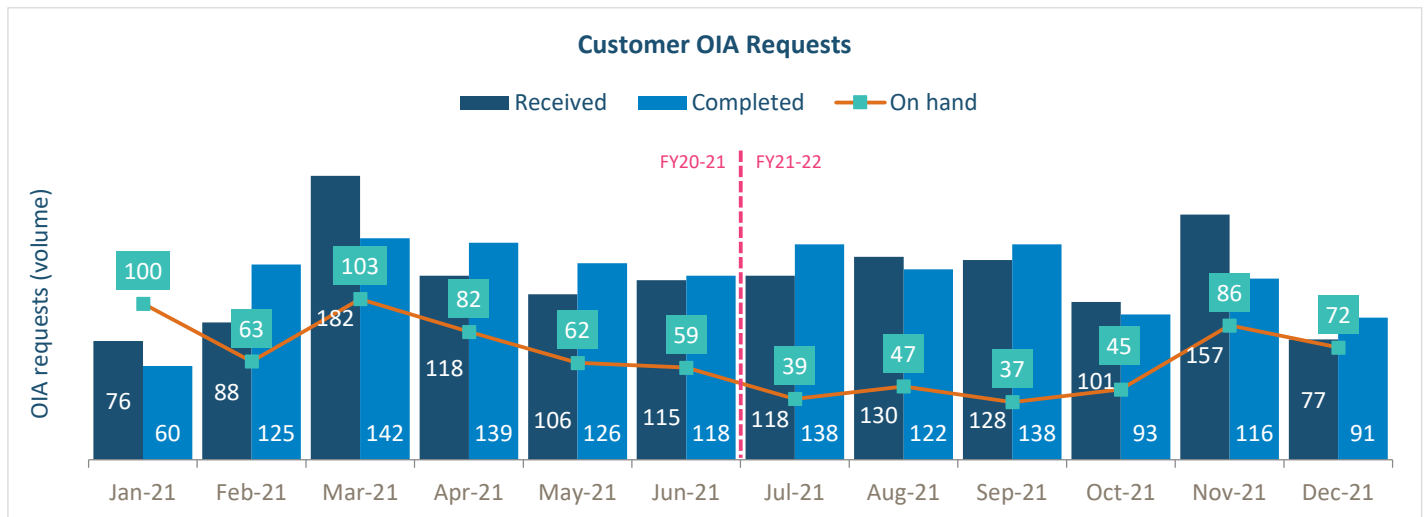
Understanding the Media Impact Score

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.

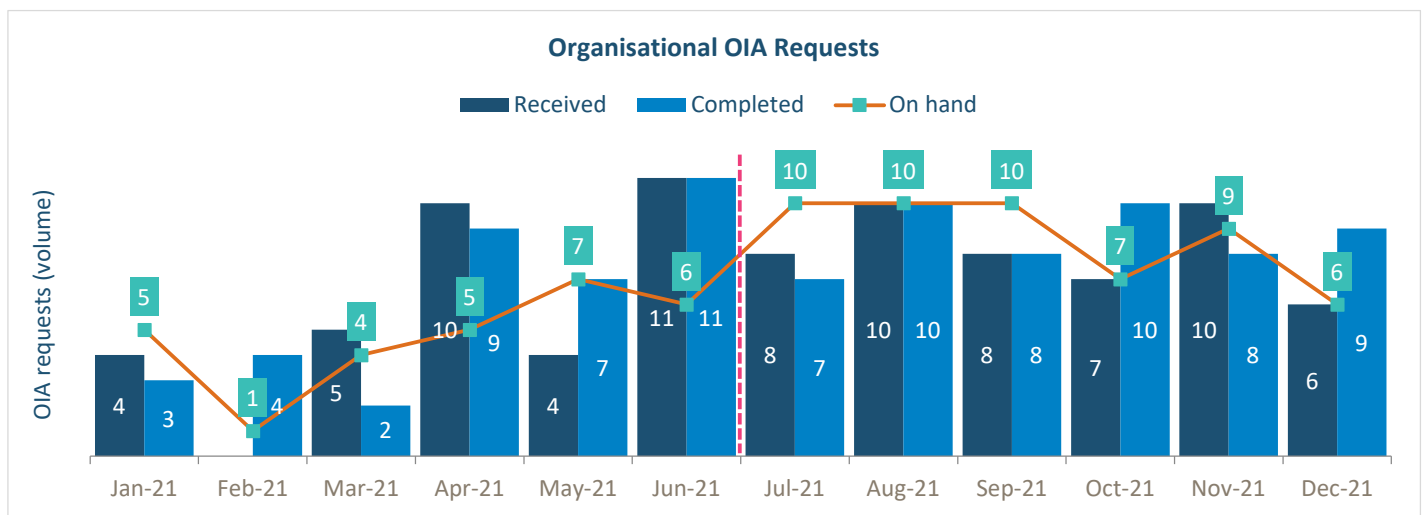
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the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

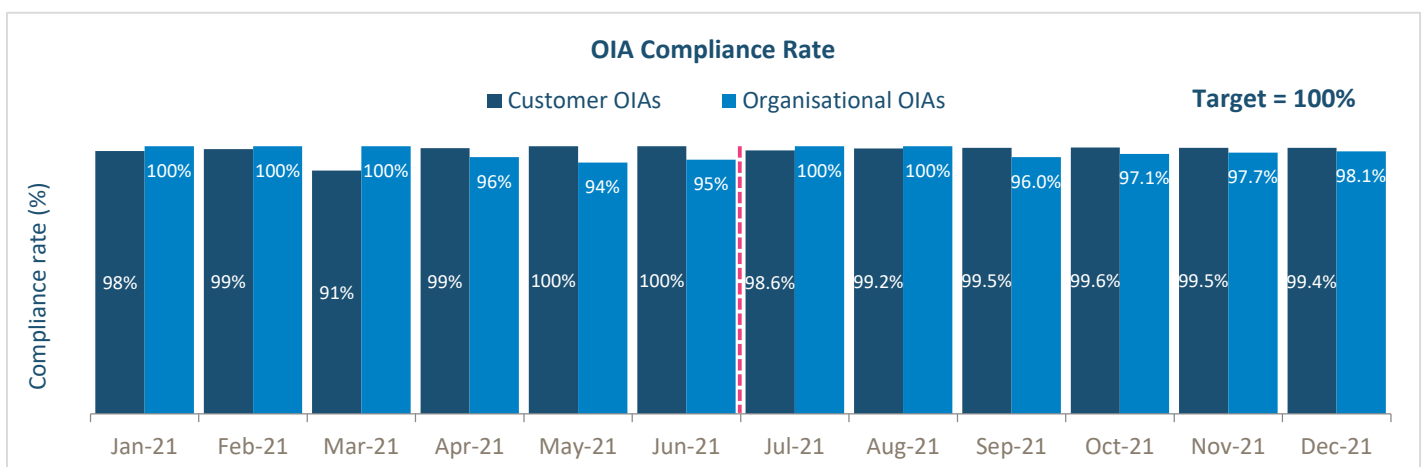
Section 7 - Official Information Act (OIA) Requests



This month, our Customer OIA Team received 77 new OIA requests (vs. 157 in Nov-21). Coupled with the 86 requests on hand from last month and resolution of 91 requests this month, the team have 72 requests on hand at month's end.



This month, our Government Relations Team received 6 new high level OIA requests (vs. 10 in Nov-21). Coupled with the 9 requests on hand from last month and completion of 9 requests this month, the team have 6 requests on hand at month's end.

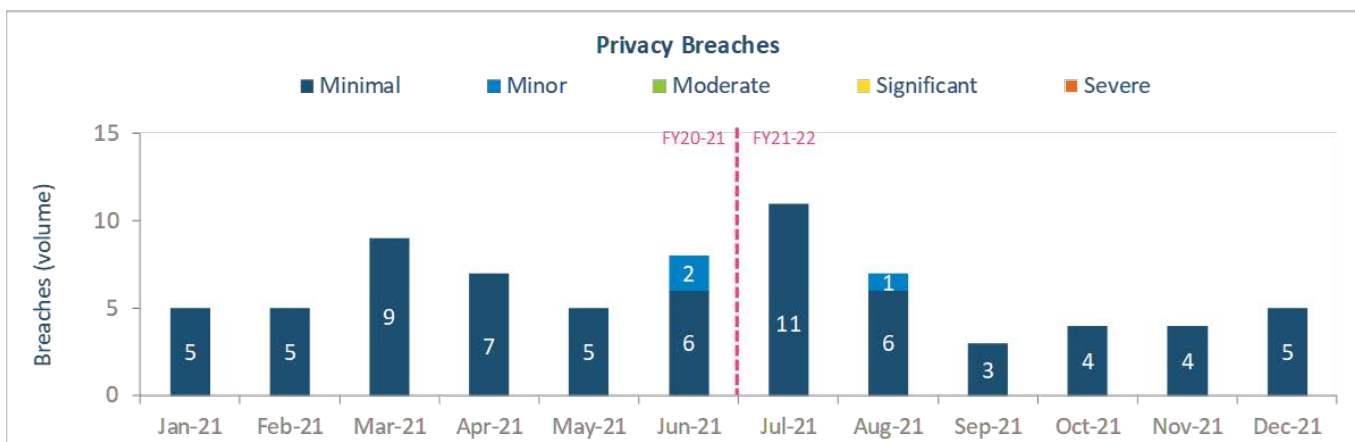


This month our Customer OIA Team achieved a 99% compliance rate with one non-compliant OIA response reported during the period. This has resulted in a slight decrease in the YTD compliance rate to 99.4%.

During the same period, the YTD compliance rate of our Government Relations Team rose to 98.1% for organisational/ high level OIA requests following a month of 100% compliance.

Section 8 - Privacy Breaches

Five privacy breaches (vs. 4 in Nov-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 and no serious harm appears to have arisen.



Privacy breaches

The composition of the five reported breaches this month includes: 'Incorrect email address used' (4); and 'During phone call' (1). Four of breaches have been contained and no harm appears to have arisen. The fifth breach was reported to the Office of the Privacy Commissioner and related to details of a settlement being incorrectly provided to a former property owner. This breach was also able to be contained.

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'.

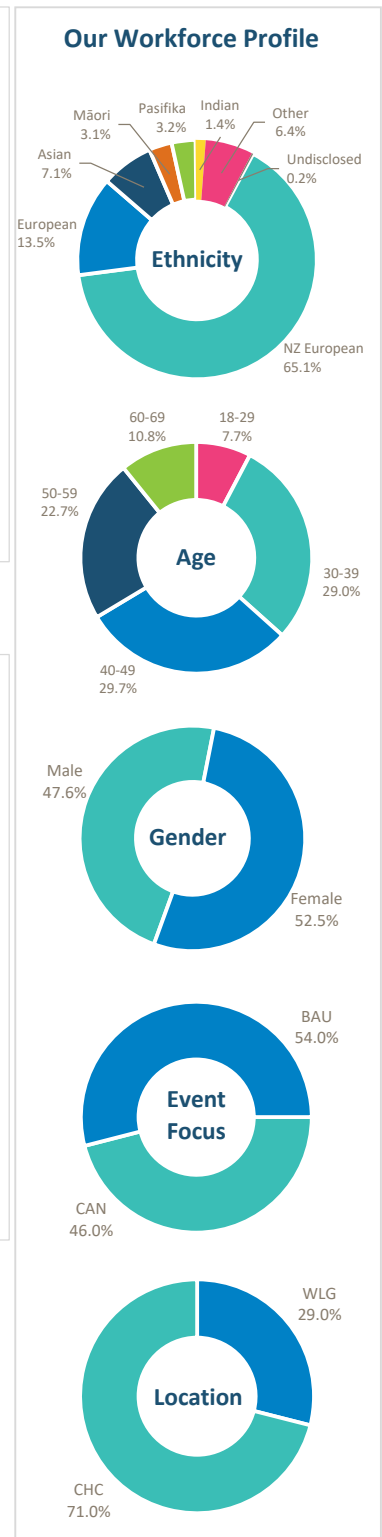
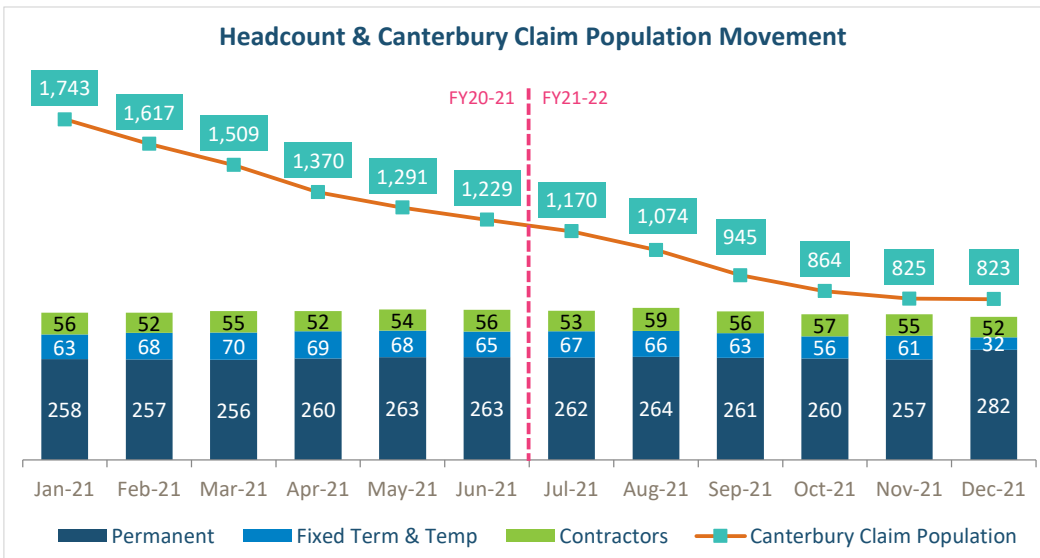
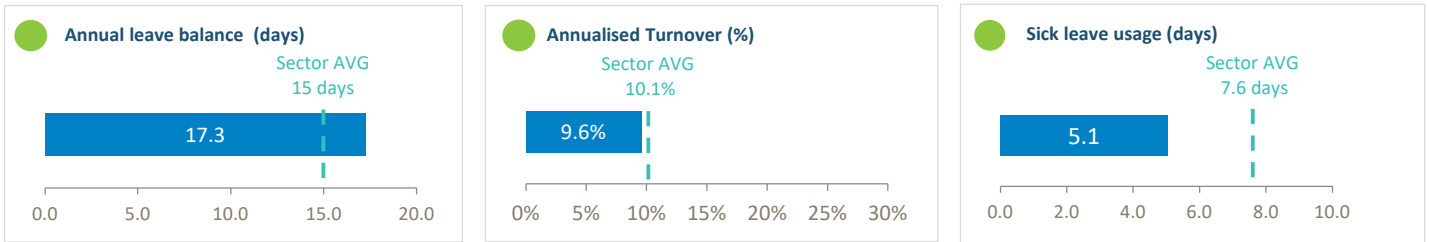
Below is an explanation of each rating:

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.

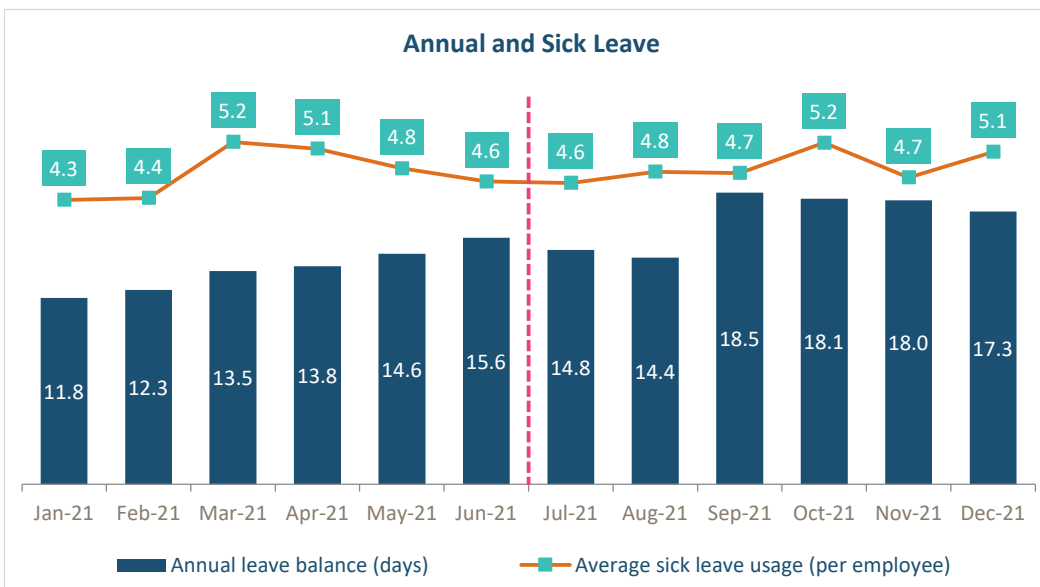
Section 9 - HR Operations

This month our permanent workforce headcount increased by 25, while temporary headcount reduced by 29 during the same period. During December, our average annual leave dropped to 17.3 days (vs. 18 in Nov-21) vs. the Public Sector ('sector') average of 15 days. In terms of average sick leave usage, usage increased to 5.1 days (vs. 4.7 last month) remaining below the sector average of 7.6 days. Meanwhile, annualised turnover ('voluntary turnover') rose again to 9.6% (vs. 8.9% in Nov-21) compared to the sector average of 10.1%.

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



Over the month, permanent employee population has increased by 25 while our temporary employee population decreased by 29.



As reported above, our average annual leave balance dipped this month to 17.3 days (vs. 18 last month), remaining above the public sector average of 15 days. It is expected that the average balance will decrease following the holiday period.

In the same period, average sick leave dropped to 5.1 days (vs. 4.7 last month) against a public sector average of 7.6 days.