

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 (SoPE). Below is a summary for 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 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 is one of our public accountability documents which can be found here:

https://www.eqc.govt.nz/sites/public_files/documents/publications/EQC-SoPE-2018-WEB.pdf

Section 2 - Canterbury

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11. It shows how many claims are open or have been reopened (inflow), how many claims have been resolved during the month (resolved), and how many are outstanding at the time of reporting (total outstanding (on hand)). We also track how long claims have been open for (age of outstanding open claims).

Canterbury numbers only include claims managed by EQC. Claims managed by other insurers and/or that are currently in litigation are not included.

Section 3 - Customer Care

This section covers all claims that are not related to the specific Canterbury and Kaikōura events discussed previously. 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 damage for which a claim may be lodged (namely earthquake, landslip, flood or storm damage). This section also summarises call volume data.

Section 4 - Customer Satisfaction

We monitor customers' satisfaction with their interactions with EQC. There are two parts which align to the customer satisfaction metrics in the SoPE: Service Quality and Kept Informed. The data comes from the customer satisfaction survey that TNS Kantar undertakes on our behalf each month.

Due to timing, the customer satisfaction results are typically reported a month in arrears.

Section 5 - Media

This section monitors EQC's coverage in the 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).

Section 6 - OIAs

The OIA section monitors the number of OIAs received, completed and left on hand at the end of the month. The OIAs are divided into two types: those in which customers' request information and/or supportive information from us on their claim (customer OIA), and the OIA requests that relate directly to EQC and/or its operational activities (high level OIAs). The compliance rate for both types is being monitored.

Section 7 - Privacy breaches

This section provides a monthly update on EQC's compliance matters, in particular, privacy breaches.

Section 8 - HR operations

This section tracks EQC's annual and sick leave usages and compares them to the Public Service Benchmark.

*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 Two - Claims management

Output 2.1 - Settlement of Canterbury 2010-11 Earthquake Sequence Remedial Claims

Ref	Measure	YE Target	Result	Progress - YTD	Status/Trend
2.1.1	Outstanding* claims on hand at 30 June 2018, are settled or in the process of being physically repaired by 30 June 2019	98%	82%		
Commentary: This month, further claims have been either fully settled or are in the process of being repaired, bringing the year to date result to 82% of the claims on hand as at 30 June 2018					
<i>*Where EQC potentially has outstanding liability under the EQC Act. Excludes any claims that are subject to litigation or managed by Southern Response under the agreed Memorandum of Understanding</i>					
2.1.2	New inflow of accepted reopened claims* lodged post 30 June 2018 will be settled, or in the process of being physically repaired, within six months of reopened date.	80%	66%		
Commentary: Inflow post 30 June currently sits at 4,676, of which 3,064 have either been settled or are in the process of being physically repaired.					
<i>*Where EQC potentially has outstanding liability under the EQC Act. Excludes new litigation cases.</i>					
2.1.3	The frequency of our communications to provide customer certainty in the progress of their claims settlements	100%*	94%		
<i>*All customers with an outstanding claim are provided with a personalised communication from EQC. Excludes litigation.</i>					
Commentary: Of the 2,123 customers with outstanding claims as at February, 2,003 have been provided with a personalised communication from EQC.					
2.1.4	EQC settlements should be enduring. Less than 10% of claims settled between 1 May 2018 and 1 January 2019 are reopened by 30 June 2019	<10%	5%		
Note: this is a reverse target					
Commentary: Our enduring settlement rate has improved to 4.8% during February.					
2.1.5	The proportion of surveyed customers who indicate satisfaction about their overall claim settlement process increases by 5% per annum	≥ 42%	39%		
2.1.6	The proportion of surveyed customers who indicate that they were well informed during the claims settlement process increases by 15% per annum	≥ 38%	30%		
Commentary: Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 January 2019. The year to date results are based on the cumulative monthly results which are: overall satisfaction (2.1.5) decreased to 31% (down from 42% last month); and Kept Informed (2.1.6) decreased to 24% (down from 34% last month).					

Key:



Result not available for the month



Potential risk of not achieving



On track for delivery



Target highly unlikely to be achieved



Performance trend increase



No change in performance trend

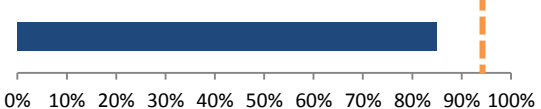
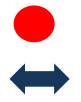


Performance trend decrease

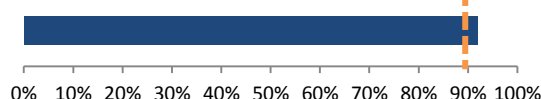

Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output Two - Claims management

Output 2.2 - Settlement of Kaikōura 2016 Earthquake

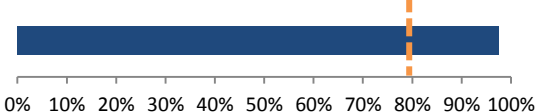

Ref	Measure	YE Target	Result	Progress - YTD	Status/Trend
2.2.1	Outstanding claims on hand at 30 June 2018, excluding any that are subject to litigation proceedings, are settled by 31 December 2018	95%	85%		

Commentary: As Kaikōura measures are reported one month in arrears, the reported results are as at 31 December - we are still awaiting January results. The target for this measure has expired and performance stands at 85%. Of the 868 exposures on hand as at 1 July, 725 were settled, leaving 143 on hand. We will continue to work with insurers to settle all claims by the end of the financial year.

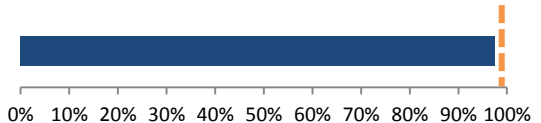

2.2.2	Reopened Kaikōura claims lodged post 30 June 2018 will be settled within 6 months of reopening.	90%	92%		
-------	---	-----	-----	--	---

Commentary: As Kaikōura measures are reported one month in arrears, the reported results are as at 31 December - we are still awaiting January results. This is the first time this measure can be reported on. There were 183 (16 for EQC and 167 for private insurers) reopened Kaikōura claims lodged post 30 June 2018 of which 168 were settled within 6 months of reopening, which equates to 92%.

Output 2.3 - Claims Relating to Other Natural Disaster Events (excluding Canterbury and Kaikōura)

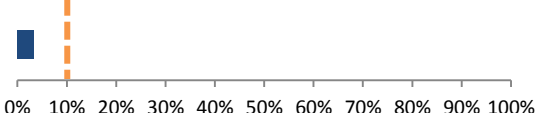

Ref	Measure	YE Target	Result	Progress - YTD	Status/Trend
2.3.1	Claims are settled within 90 working days of assessment.	80%	98%		

Commentary: The percentage of claims settled within 90 days of assessment for February was 98.3% leaving the YTD result at 97.5%. This is an interim result based on 90 calendar days which may affect stated performance slightly.

2.3.2	The frequency of our communications to provide customer certainty in the progress of their claims settlements	100%*	98%		
-------	---	-------	-----	--	---

*All customers with an outstanding claim are provided with a personalised communication from EQC

Commentary: For the month of February, 100% of customers with an outstanding claim received a personalised monthly communication. This brings the year to date result to 97.6%. Slight increase from last month's result of 97.4%

2.3.3	EQC settlements should be enduring. Less than 10% of claims resolved between 1 January 2018 and 1 January 2019 are reopened by 30 June 2019	< 10%	3%		
-------	---	-------	----	--	---

Note: this is a reverse target

Commentary: The YTD claim reopen rate at the end of February was 3.3% (up from 3.2% last month) against the target of <10%. This represents 112 claims reopened out of 3,375 claim closures.

Key:



Result not available for the month



Potential risk of not achieving



On track for delivery



Target highly unlikely to be achieved



Performance trend increase



No change in performance trend







Performance trend decrease

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

Output Two - Claims management

Output 2.3 - Claims Relating to Other Natural Disaster Events (excluding Canterbury and Kaikōura) - cont.

Ref	Measure	YE Target	Result	Progress - YTD	Status/Trend
2.3.4	The proportion of surveyed customers who indicate satisfaction about their overall claim settlement process increases by 5% per annum.	≥ 62%	76%		 
2.3.5	The proportion of surveyed customers who indicate they were well informed during the claims settlement process increases by 15% per annum.	≥ 60%	74%		 

Commentary: Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 January 2019. The year to date results are based on the cumulative monthly results, which are: overall satisfaction (2.3.4) increased to 83% (up from 81% last month); and Kept Informed (2.3.5) decreased to 82% (down from 83% last month).

Key:



Result not available for the month



Potential risk of not achieving



On track for delivery



Target highly unlikely to be achieved



Performance trend increase



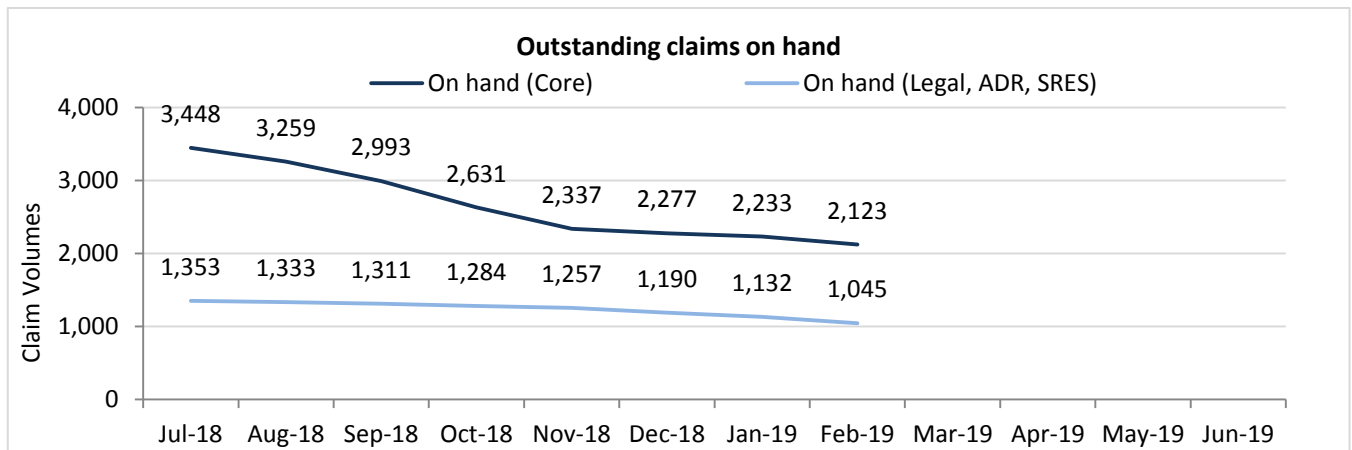
No change in performance trend



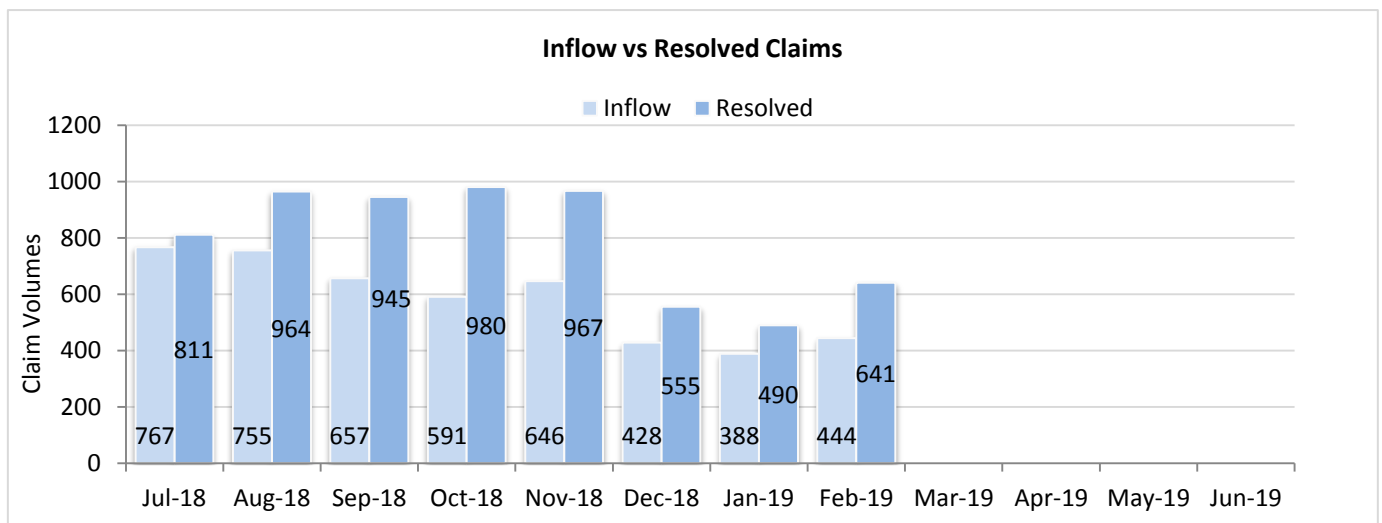
Performance trend decrease

Section 2 - Canterbury

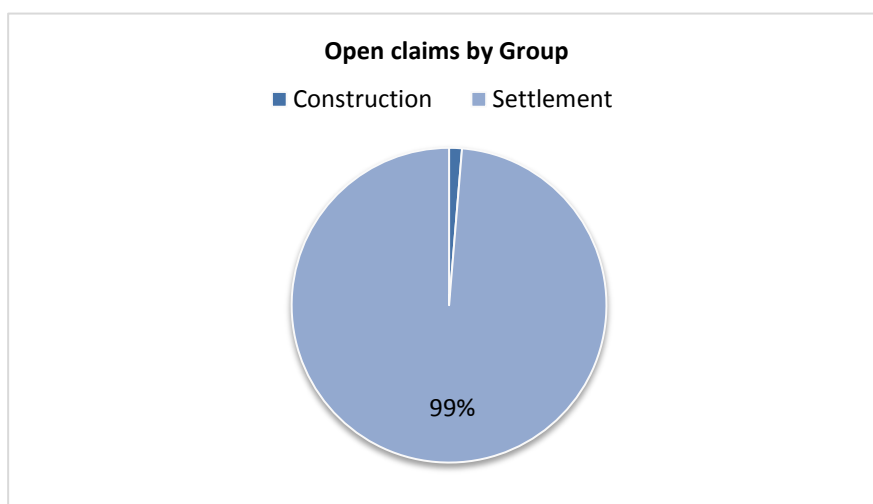
Performance for the Canterbury team continues to grow as claim closure rates increase, claims on hand decrease and claims in litigation decrease as homeowners opt for EQC's Alternative Dispute Resolution option.



Outstanding claims on hand continue to decrease as we resolve more claims than the number of inflow. Total internally managed claims have continued to decrease.

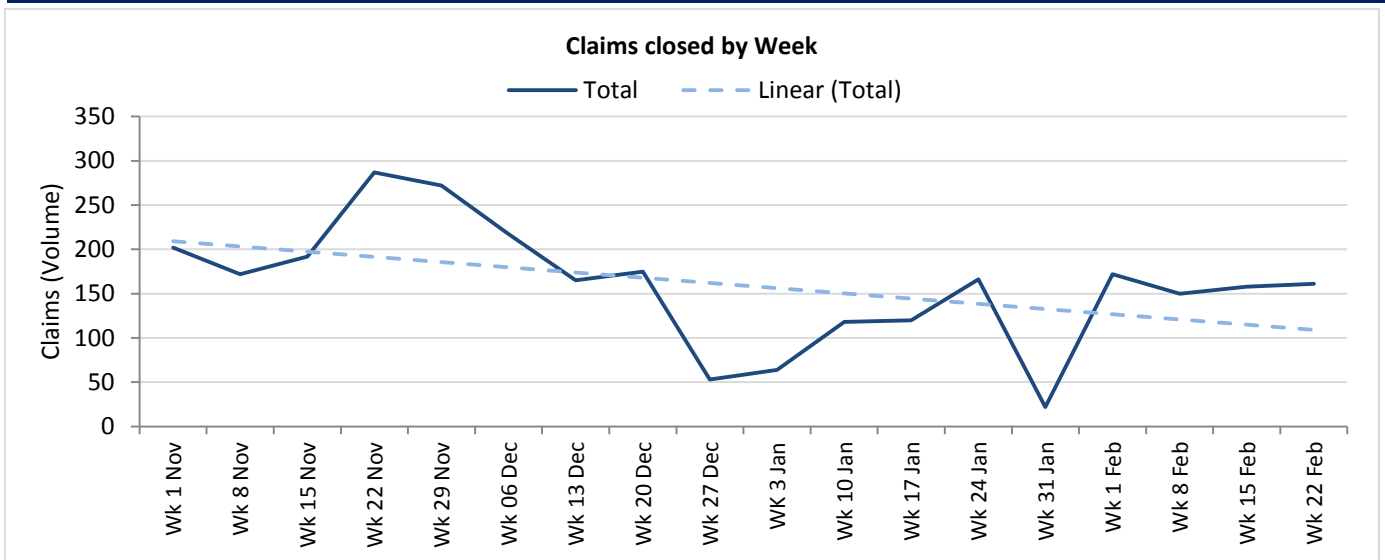


For the month of February 641 claims were resolved, while 444 claims were opened or reopened during the month, leaving 2,123 (core) claims on hand.

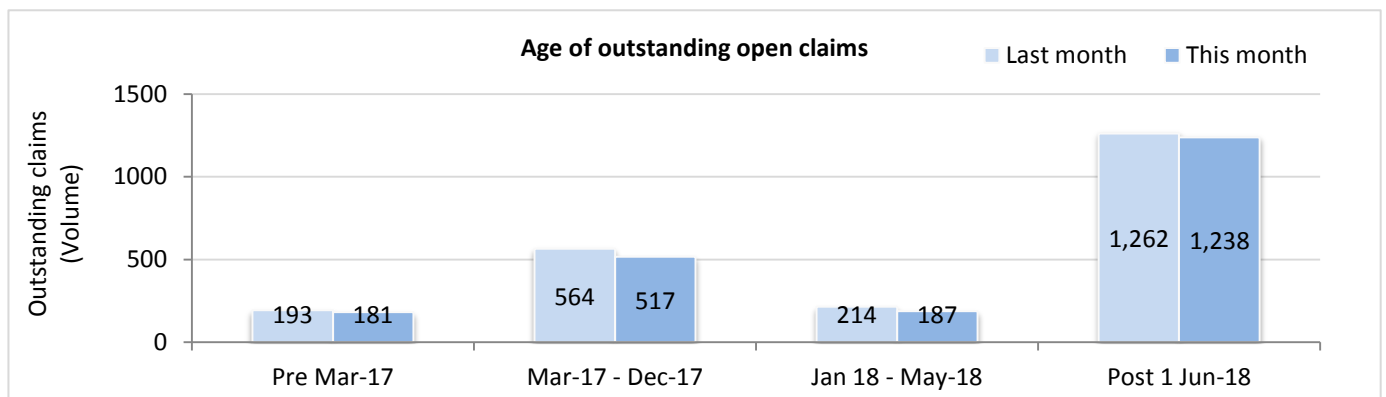


As at 28 February 2019 there are 2,123 open internally managed claims on hand. 99% of these claims are being managed by the Settlement teams, with just 1% under repair and with the Construction teams.

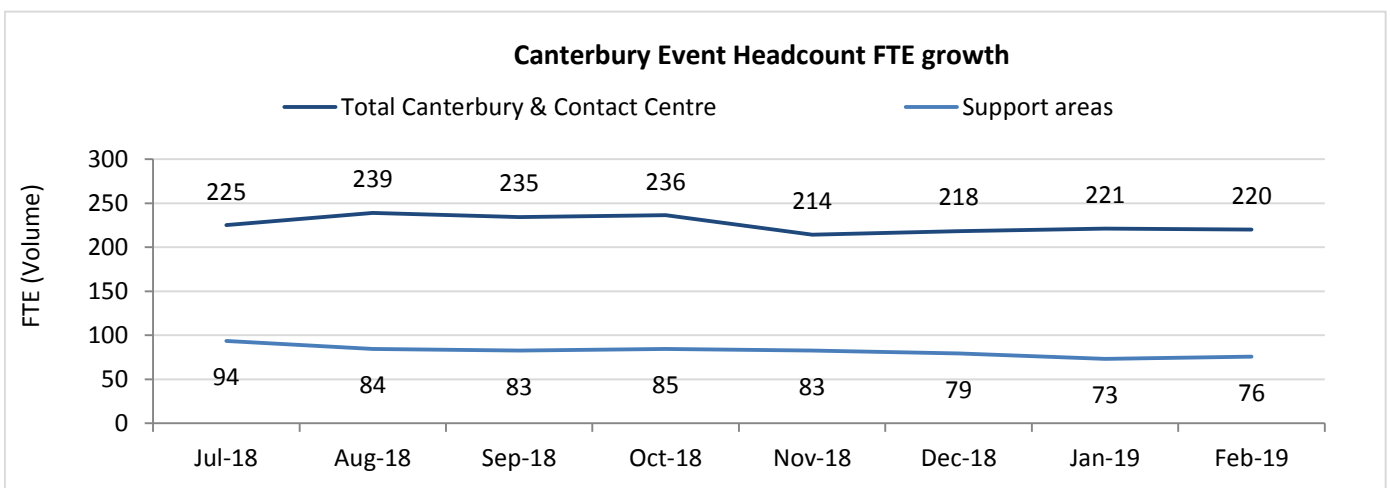
Section 2 - Canterbury (cont.)



With staff returning back from annual leave we begin to see an increase in the average weekly closures to our full FTE capacity.



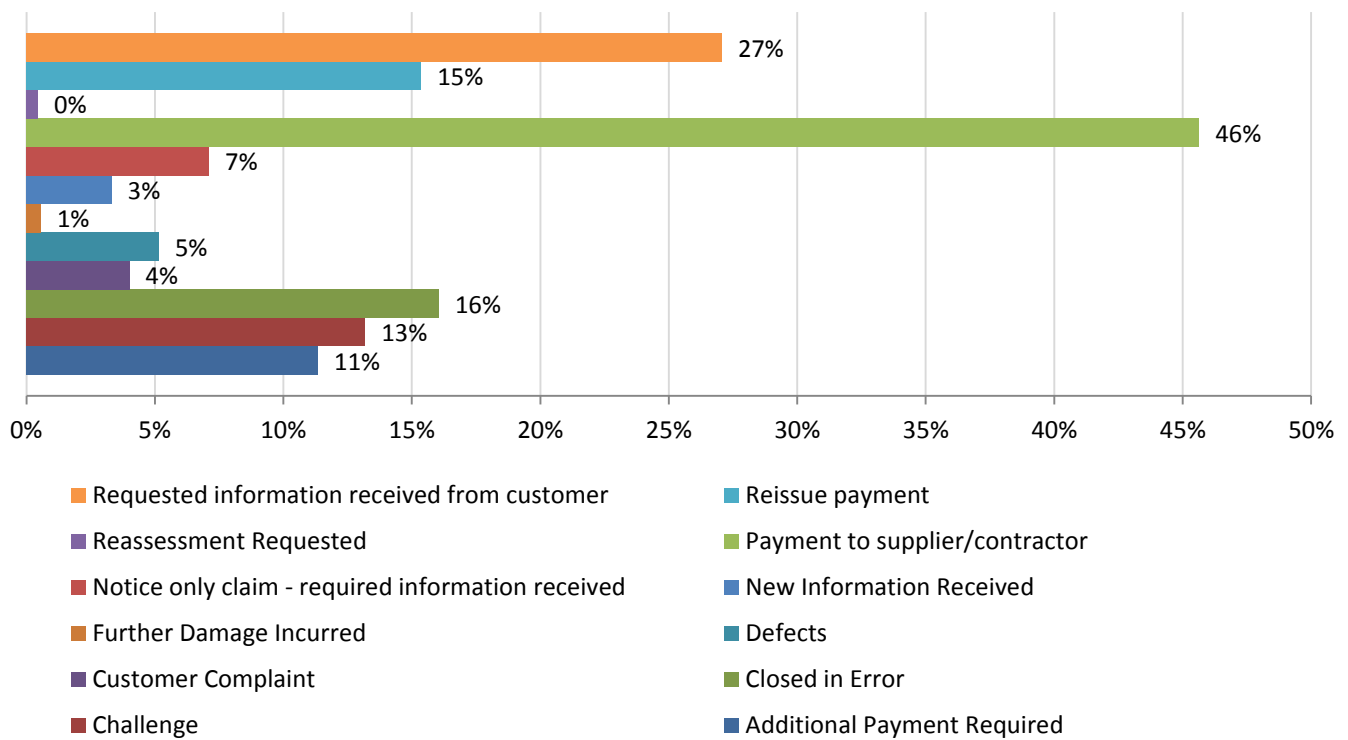
We continue to close aged claims, this is shown by a decrease in outstanding open claims on hand in claims pre-1 June 2018. The Canterbury team continues to focus on aged claims with the aim to decrease the average days open rate for all open claims. The average number of days our claims are open as at 28 February 2019 is 248 days and is an improvement to the average in the beginning of the financial year of 334 days.



The number of headcount and FTE levels have stabilised in recent months. With the business currently reviewing its optimal model, it is expected that both Claims and Support FTE levels will decline over time.

Section 2 - Canterbury (cont.)

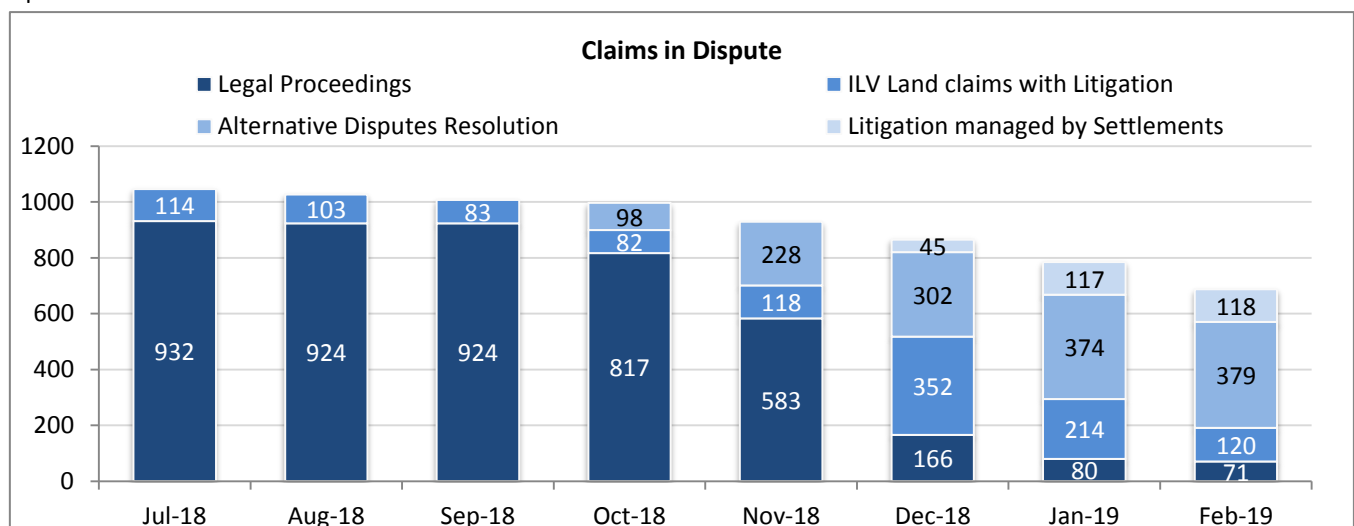
Reopened Canterbury claims - by reason



The graph represents a year-to-date view of claims that have been opened in CMS v8, closed and then subsequently reopened. When this occurs, a reason for the reopening is captured and this group represents about 28% of the reported reopened claims in the 2018/19 financial year.

The leading reason for reopening a claim is still to conduct administrative activities relating to the claim, with the biggest proportion being the need to finalise payment to a supplier / contractor followed by receiving additional requested information from the customer.

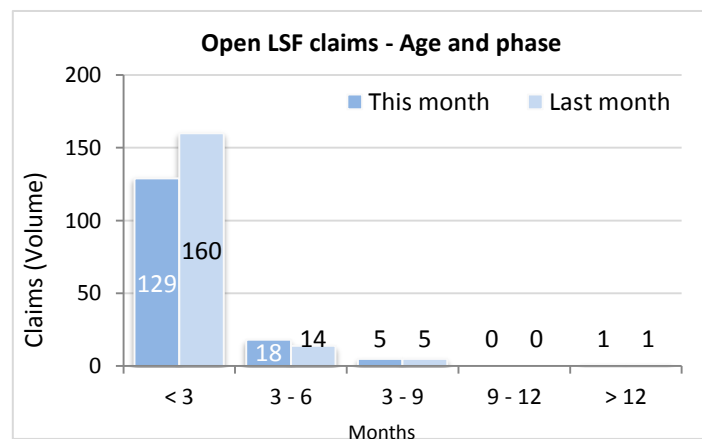
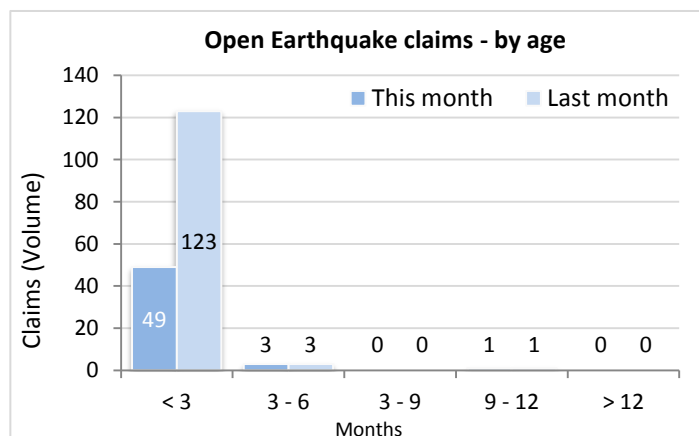
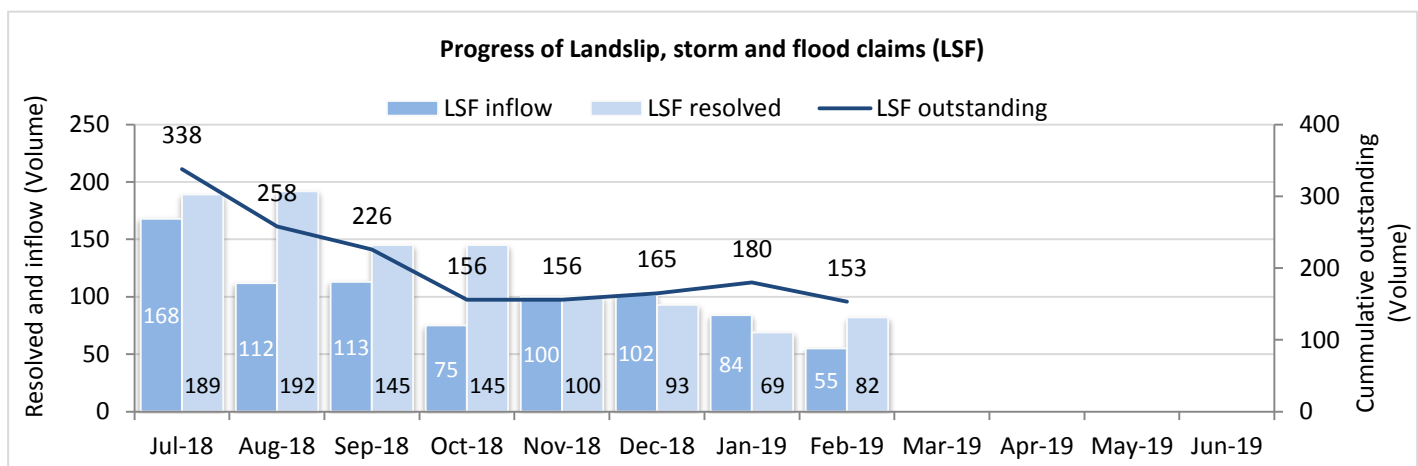
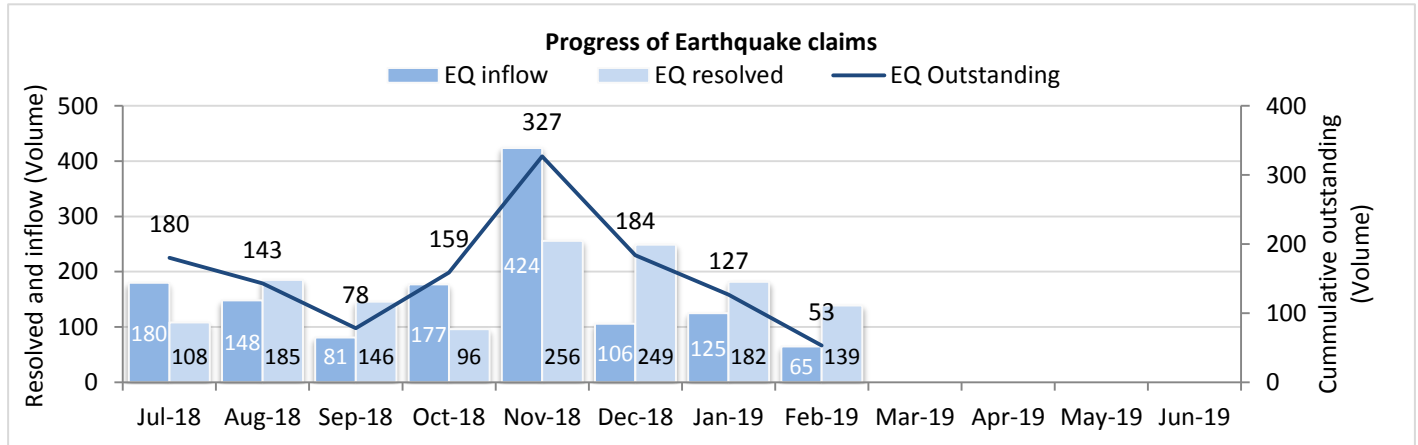
Note, where a claim has been settled in CMS v4 and then subsequently opened in CMS v8, it is excluded from the above population. Work is ongoing to understand better the reasons behind why these claims are being reopened, however, it is expected that these are of a more substantial nature.



This graph tracks the movement of claims that are in dispute and whether they are being managed directly by EQC (Alternative Dispute Resolutions (ADR) and all other cases in dispute that are being settled by Canterbury's Settlements team) or externally (litigation, and ILV land claims). As predicted, the new ADR process will help decrease the trend in the number of legal proceedings as more homeowners opting for direct negotiations with EQC.

Section 3 - Customer Care

The total number of open claims at month end has decreased by 101 to 206. During February, 91 new claims were lodged which is the lowest amount received for any month in the current financial year. As at end of February, 96% of all claims for the Taumarunui event have been closed.



Total Call Volume		
	This month	Last month
Outbound - Inbound Ratio	64:36	70:30
Grade of Service	93%	88%
Abandonment Rate	4%	6%
Roll Over No Answer	21	45
Total calls	1,518	1,874

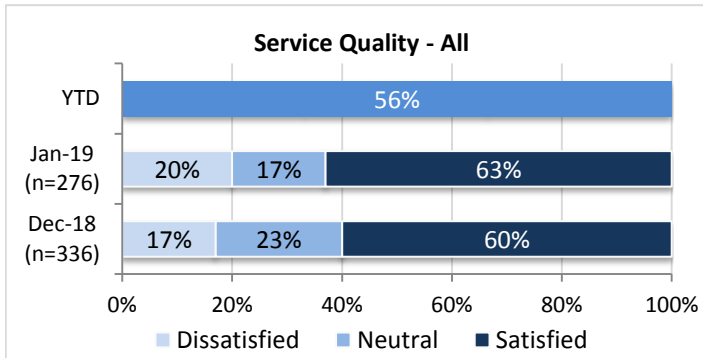
Inflow refers to claims lodged as well as reopened.

Section 4 - Customer Satisfaction

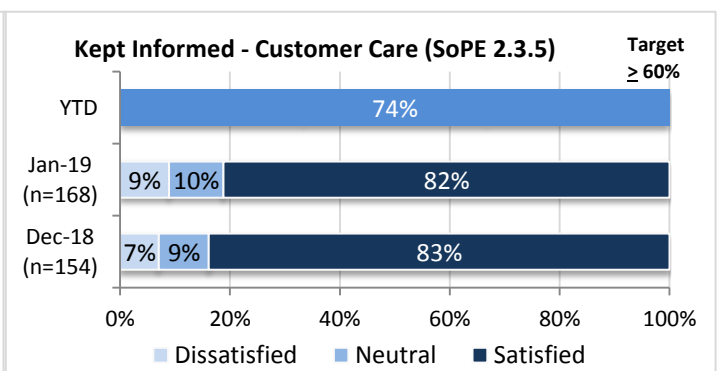
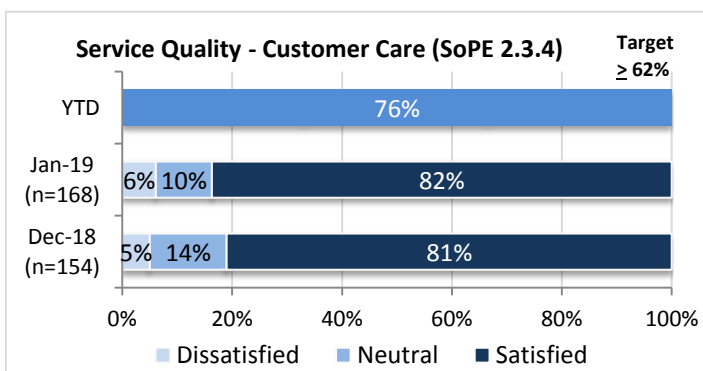
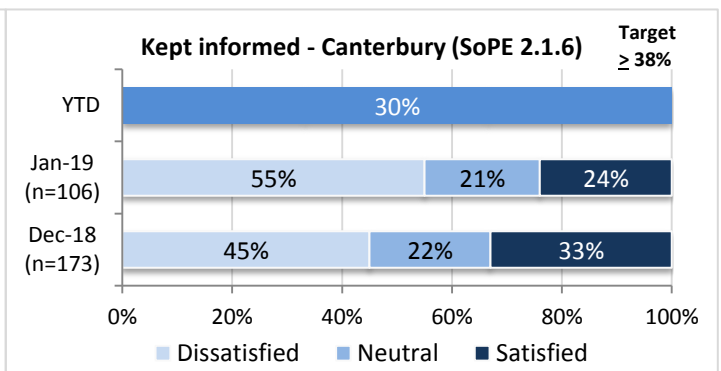
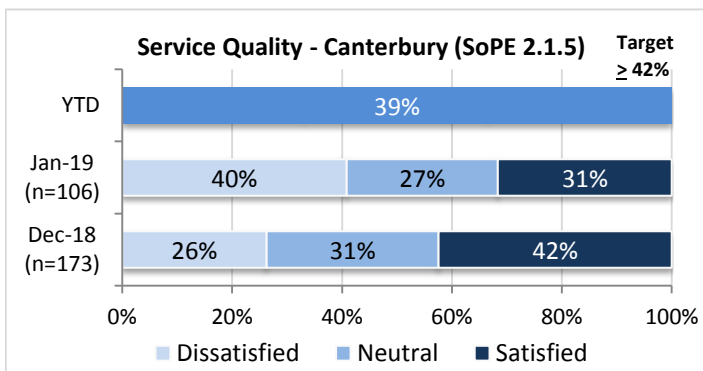
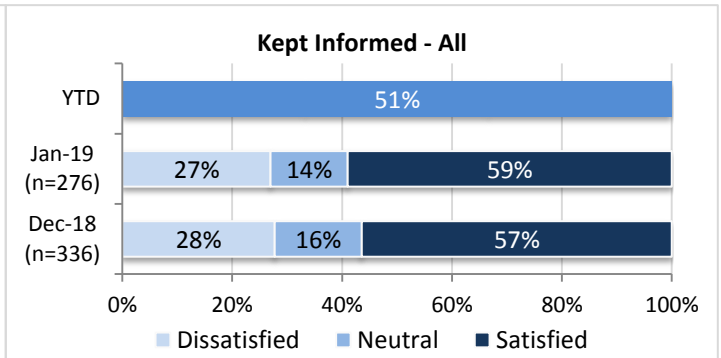
Customer satisfaction did not alter much for both metrics in each group. The Canterbury SoPE measures have both decreased by one percentage point - both measures still below target; the Customer Care metrics both increased by a percentage point - both measures remain well above the year-end target.

Service Quality

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

*Kept Informed*

How do you agree you were kept well informed throughout the claim process?



n refers to the survey sample size, ie the number of people surveyed for the month

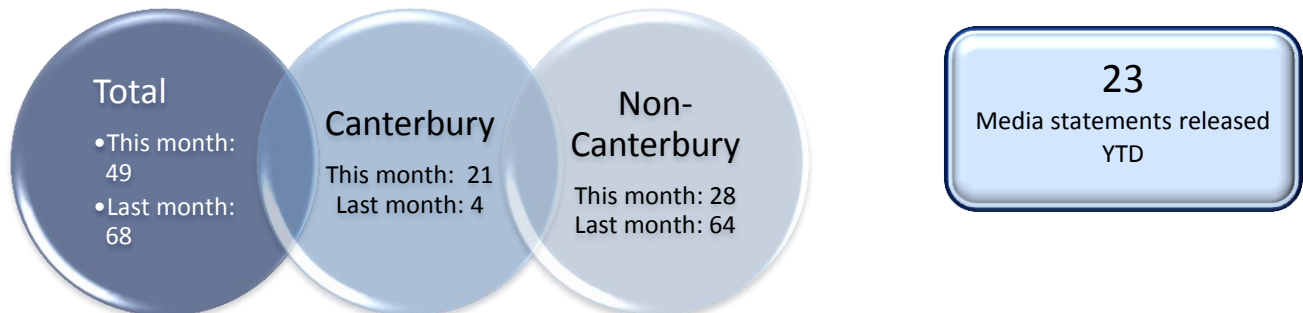
The top two graphs are an amalgamation for all events and are indicative only (not SoPE measures)

The YTD (year to date) bars represent the cumulative year to date percentage of those respondents that are either satisfied with or agreed to the question asked.

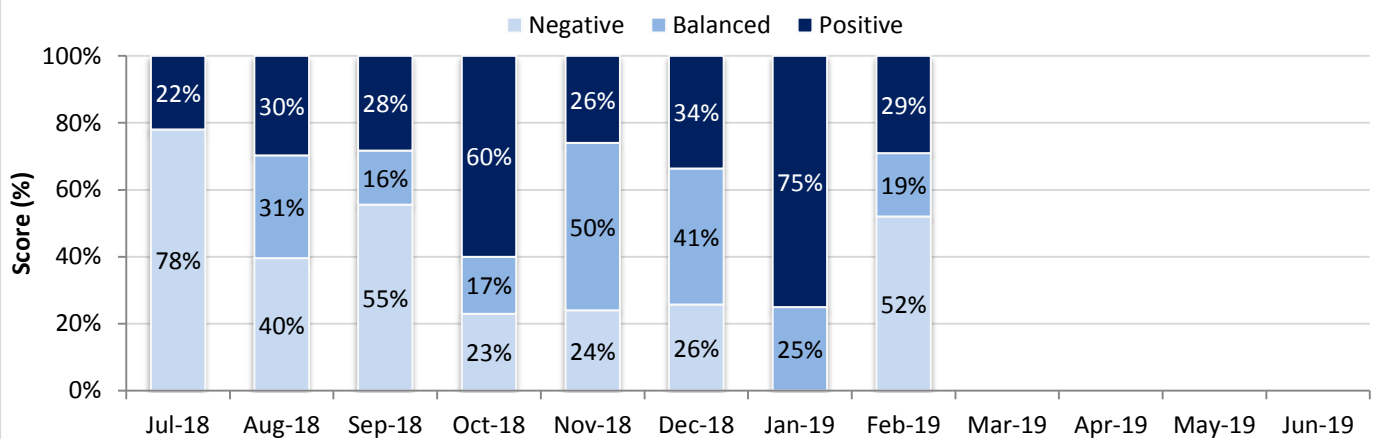
Section 5 - Media

Overall, February was a favourable month for EQC in the media. Most notable is the 94% balanced/positive score rating for non-Canterbury coverage.

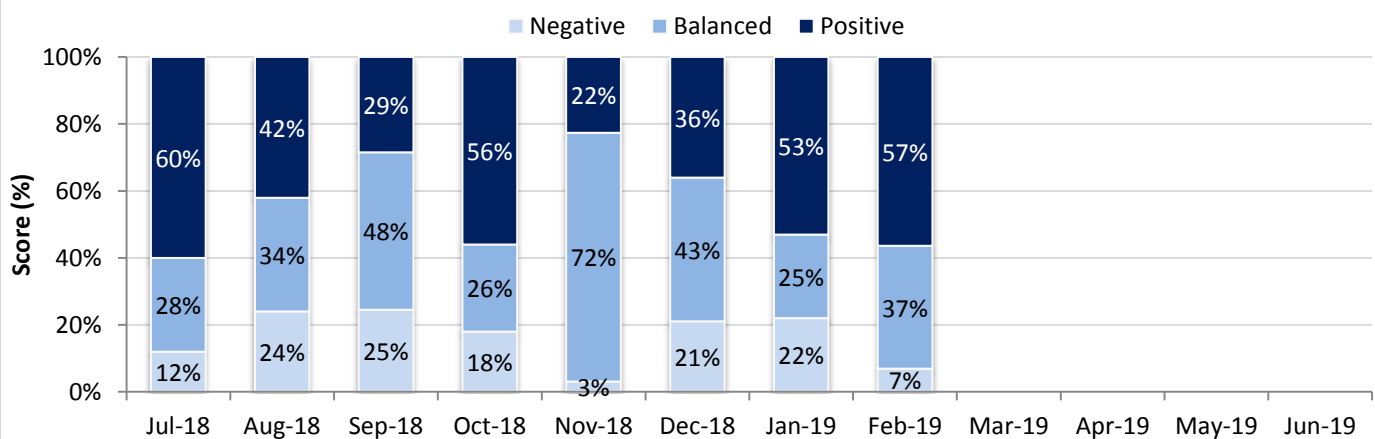
Media articles



Media Score - Canterbury



Media Score - Non Canterbury



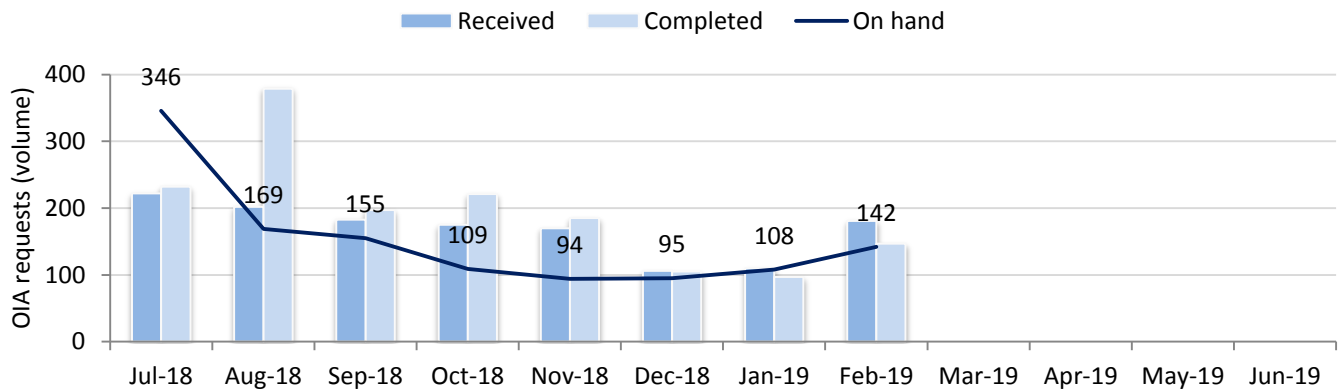
The key issues this month included the 2011 Canterbury earthquake 8 year anniversary; EQC claim lodgment advice ahead of Cyclone Oma; EQC sponsorship of the Active Land exhibition at Te Papa and; the 700 homeowners entered into negotiations with EQC.

EQC issued three media statements this month around: Claim lodgment advice to homeowners who may have been affected by Cyclone Oma; an update on the St Clair landslip claims and; the EQC Act Amendment changes.

Section 6 - Official Information Act (OIA) Requests

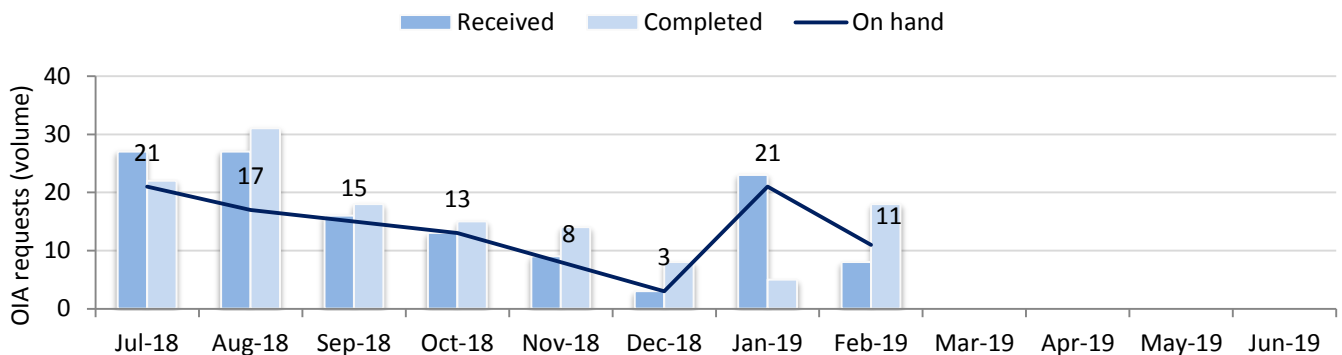
Following the shutdown period, performance for February is back to expected levels. Compliance rates for both OIA teams remain high as well as the OIA completion rates.

Customer OIA requests



The Customer OIA team received 181 OIAs this month, in addition to the 108 OIAs on hand from last month. They have completed around 50% of these, leaving 142 on hand at the end of February.

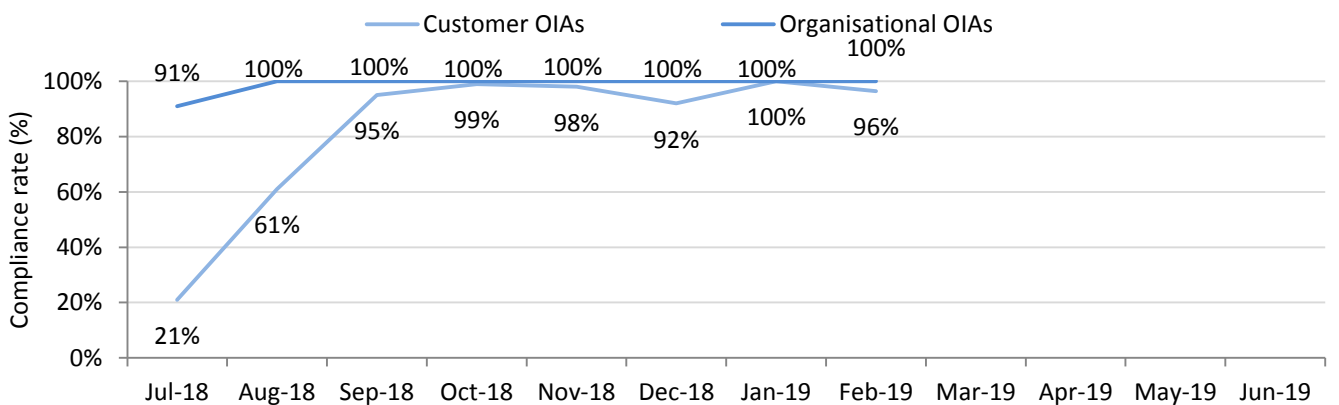
Organisational OIA requests



The Organisational OIA Team received eight new OIAs (in addition to the 21 OIAs on hand from last month). The completion rate has increased this month with the team resolving 18 OIAs leaving 11 on hand.

OIA Compliance Rate

Target = 100%

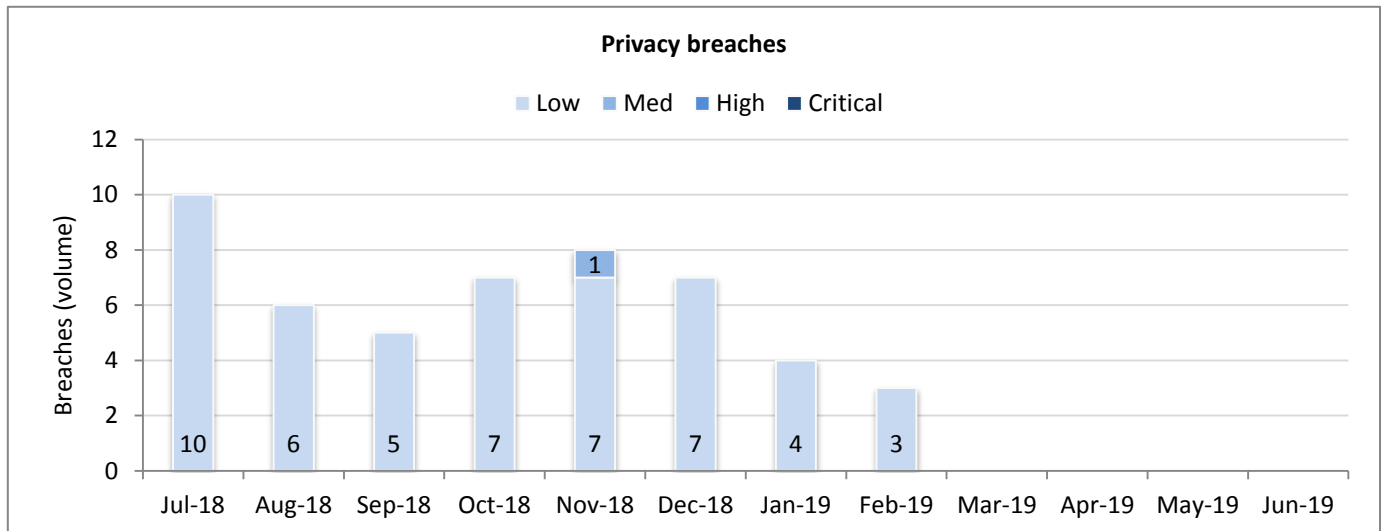


The compliance rate for Customer OIAs has slightly decreased to 96% from 100% last month. This is due to four cases being non-compliant during February.

The organisational OIA team, remains at 100%.

Section 7 - Privacy breaches

The number of privacy breaches decreased to three (down one from last month) and have all been rated low.



For the month of February, the Risk and Compliance Team recorded 3 privacy breaches (all low level) and 53 near misses.

Breaches this month consist of: incorrect documents sent out (1); CMS incorrect document uploaded (1); incorrect email address used (1). Where appropriate recipients of incorrect information were requested to delete or destroy the information and the correct information was sent.

Near misses this month were: document/file note uploaded to the incorrect claim (48); incorrect document or letter content (3); claim incorrectly reopened in CMS V.8 (2). Where appropriate, a request has been made to Service Desk to remove documents incorrectly uploaded to claims.

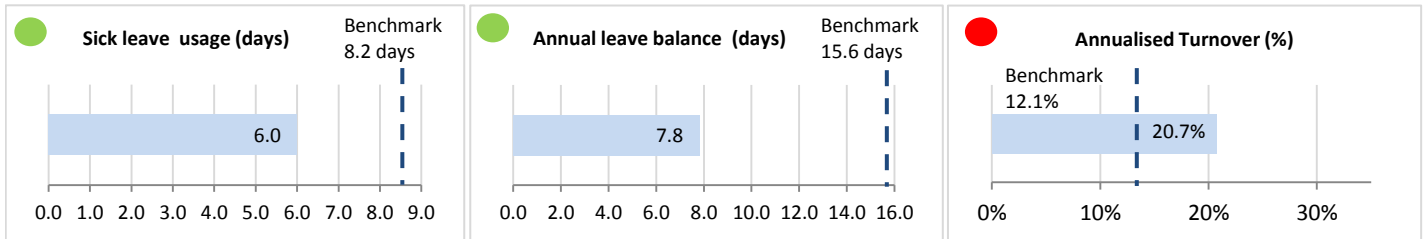
Please note, the near miss information will be removed from the publicly available dashboard version.

Critical	High	Medium	Low
<ul style="list-style-type: none"> • Sensitive information disclosure • Systems integrity compromised • Disclosure of large amount of personal information • Harm caused to individual/s • Significant media or reputational damage likely • Not contained and/or unresolved 	<ul style="list-style-type: none"> • Sensitive information disclosure • Multiple person repeat or continued failure • Harm caused or likely to be caused to individuals • Not contained 	<ul style="list-style-type: none"> • Non-sensitive information disclosure • Single or few (less than 10) individuals affected • Harm unlikely • Not contained, or contained and possible complaint 	<ul style="list-style-type: none"> • Non-sensitive information disclosure; • Single person affected • No harm arising • Contained and resolved

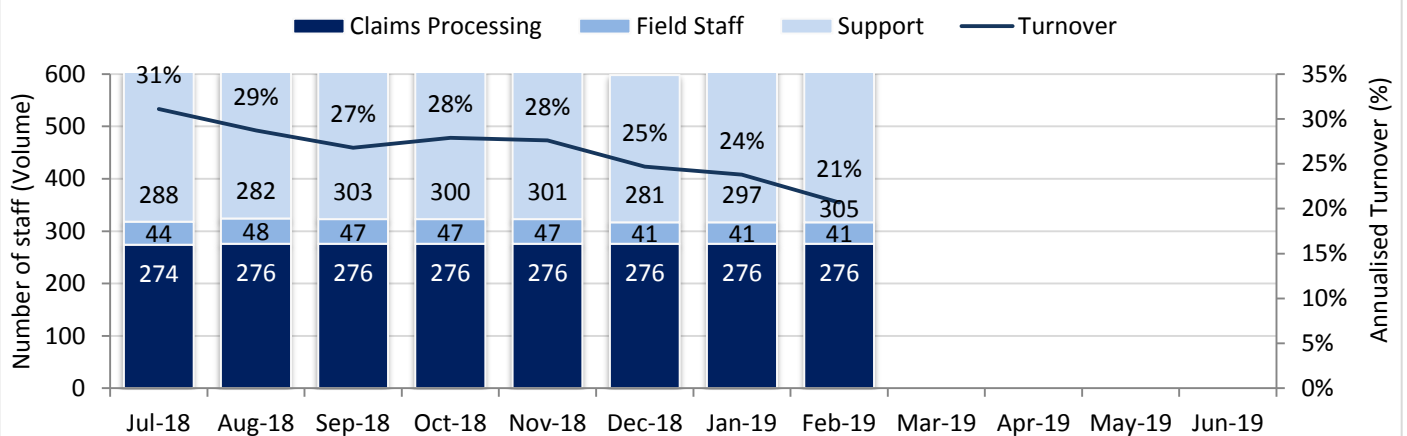
Section 8 - HR Operations

With the summer now over, annual leave has begun to rise again and is likely to continue to rise next month. The turnover rate is expected to continue to decrease going forward.

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

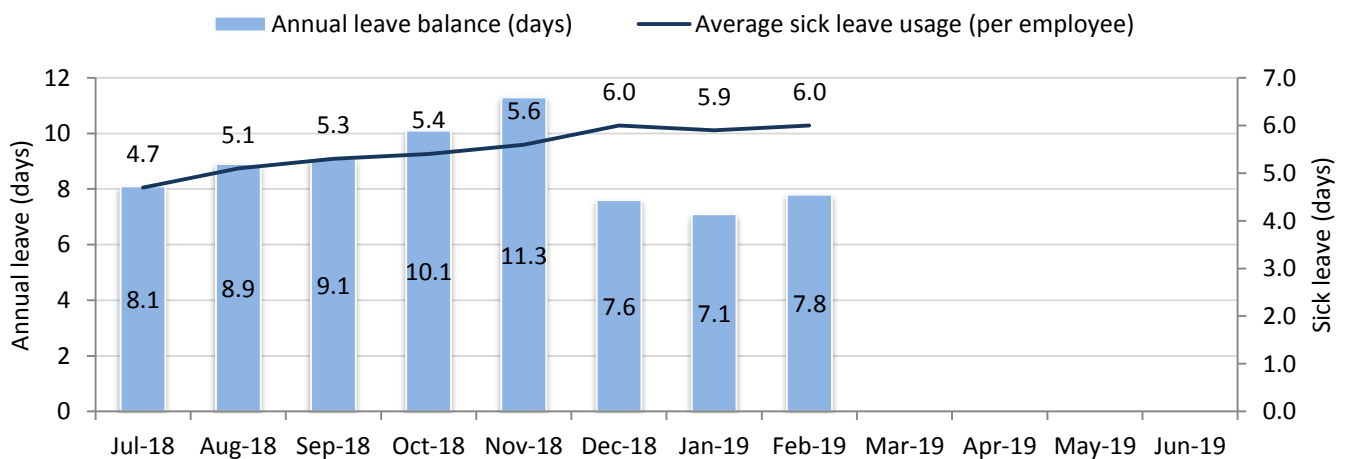


Headcount and Annualised Turnover



Turnover decreased again this month to 21% (from 24% last month). This trend is expected to continue going forward. Our modelling suggests that there will be a significant drop next month followed by smaller drops thereafter.

Annual and Sick leave



The average sick leave usage increased slightly and now sits at 6.0 days (up from 5.9 days in January) and tracks below the new public sector benchmark of 8.2 days. Annual leave has begun to rise again as summer concludes and is now at 7.8 days (up from 7.1 in January). This trend is expected to continue in the next few months.