#### 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 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 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\_2020\_Web.pdf

## **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, and by reason for opening 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 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 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.

## **Section 4 - 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 5 - Media**

This section monitors the media 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 6 - Official Information Act (OIA) Requests

This section monitors the number of OIAs we've 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 7 - Privacy Breaches**

# **Section 8 - HR Operations**

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

\*A section on Kaikōura has been excluded as it includes private commercially sensitive insurer data.

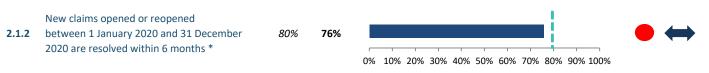
# **Output Two - Event Response | Timeliness**

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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.1	Outstanding claims over six months old, on hand at 30 June 2020, are settled by 30 June 2021	75%	73%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• •

#### Commentary:

As at 28 February 2021, we have closed 473 of the 648 claims that were outstanding (over 6 months old) at 30 June 2020 (73%). This puts us comfortably ahead of target to close 75% of these claims by 30 June 2021.

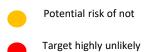


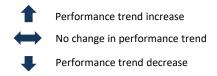
#### Commentary:

So far this financial year, 76% of claims that were reopened in January-August 2020 have been settled within 6 months of their reopened date, adrift of our 80% target.

\* Including claims opened from 1 January 2020 to 31 December 2020 will give a financial year (1 July 2020 to 30 June 2021) result for "settled within six months"







# **Output Two - Event Response | Customer Focus**

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

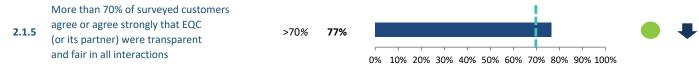
Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.4	More than 45% of surveyed customers are satisfied with their overall claims experience	>45%	52%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• 😝

#### Commentary:

Our result this month has remained stable from last month's dip in performance.

Our YTD result against SOPE measure 2.1.4 remains above our target of >45%.

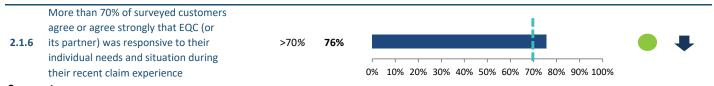
#### Reflecting on their most recent experience:



#### Commentary:

Recovery from last month's dip in performance was not as strong as evidenced across other 'recent experiences' customer focus measures related to our canterbury customers.

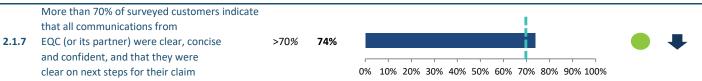
Our YTD result against SOPE measure 2.1.5 continues to exceed its target of >70%.



## Commentary:

Our result this month has remained stable from last month's dip in performance.

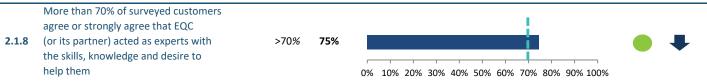
Our YTD result against SOPE measure 2.1.6 continues to exceed its target of >70%.



#### Commentary:

Our result this month has remained stable from last month's dip in performance.

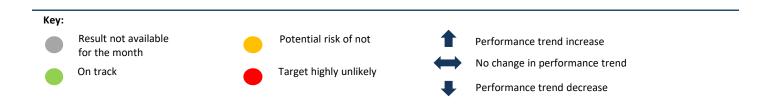
Our YTD result against SOPE measure 2.1.7 continues to exceed its target of >70%.



# Commentary:

Our result this month has remained stable from last month's dip in performance.

Our YTD result against SOPE measure 2.1.7 continues to exceed its target of >70%.



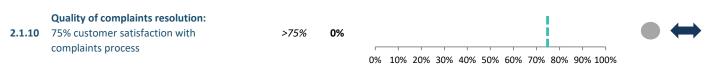
# **Output Two - Event Response | Customer Focus (cont.)**

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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.9	<ul> <li>Timeliness of complaints resolution:</li> <li>90% simple complaints completed in 30 working days</li> <li>90% standard complaints completed in 60 working days</li> <li>90% complex complaints completed in 120 working days</li> </ul>	>90%	97%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• \leftrightarrow

#### Commentary:

So far this financial year, 97% of complaints relating to Canterbury claims have been resolved within targeted timeframes.



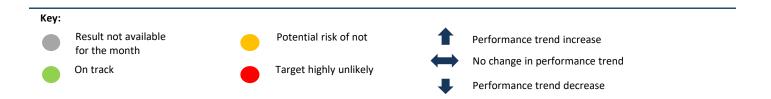
### Commentary:

Given the very low number of survey responses we are unable to provide a meaningful result for SOPE measure 2.1.10.



#### Commentary:

Of 3,128 in-scope claims closed in January-August 2020, 15% (480 claims) have been reopened within six months.



## **Output Two - Event Response | Timeliness**

## Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)

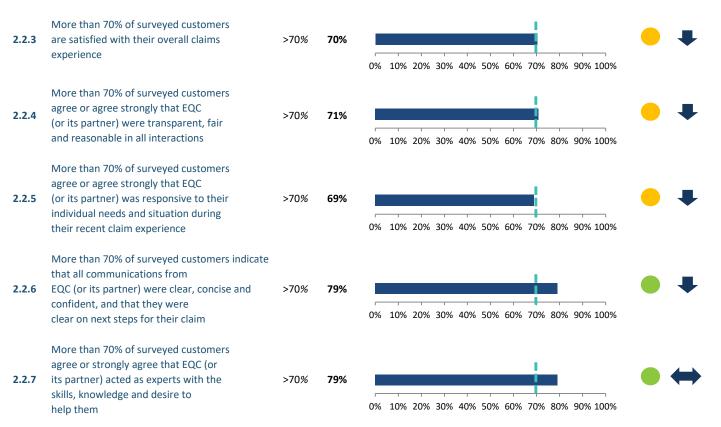
Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.2.1	Claims lodged between 1 Jan 2020 and 31 December 2020 are resolved within 6 months	90%	96%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• 👄
2.2.2	Claims which have not been settled within six months of lodgement are settled within 90 working days of the assessment process being completed	95%	88%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• •

#### Commentary:

Of 2,901 in-scope claims lodged in January-August 2020, all but 110 (96%) were resolved within 6 months (measure 2.2.1). Twenty two of 25 in-scope claims not settled within six months of lodgement, have subsequently been settled within 90 working days of the assessment process being completed (88%).

## **Output Two - Event Response | Customer Focus**

#### Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)



#### Commentary:

This month we experienced a decline in performance across all but one SOPE measure (2.2.7). The resulting decline in performance this month and over a period of time has adversely impacted our YTD results for SOPE measures 2.2.3-5, placing our achievement of their respective targets at risk.



# **Output Two - Event Response | Customer Focus (cont.)**

## Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.2.8	<ul> <li>Timeliness of complaints resolution:</li> <li>90% simple complaints completed in 30 working days</li> <li>90% standard complaints completed in 60 working days</li> <li>90% complex complaints completed in 120 working days</li> </ul>	>90%	96%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	• \leftrightarrow
2.2.9	Quality of complaints resolution: 75% customer satisfaction with complaints process	>75%	0%	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	•

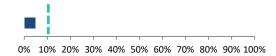
#### Commentary:

So far this financial year, 96% of in-scope complaints relating to non-Canterbury claims have been resolved within targeted timeframes. Given the very low number of survey responses we are unable to provide a meaningful result for SOPE measure 2.2.9.

EQC settlements should be enduring. Less than **2.2.10** 10% of claims settled are

reopened within six months

<10% 5%

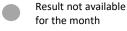




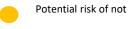
#### Commentary:

Of 2,057 in-scope claims settled in January-August 2020, 97 (5%) were reopened within six months, a similar result to last month (5%).

# Key:



On track



Target highly unlikely



Performance trend increase



No change in performance trend

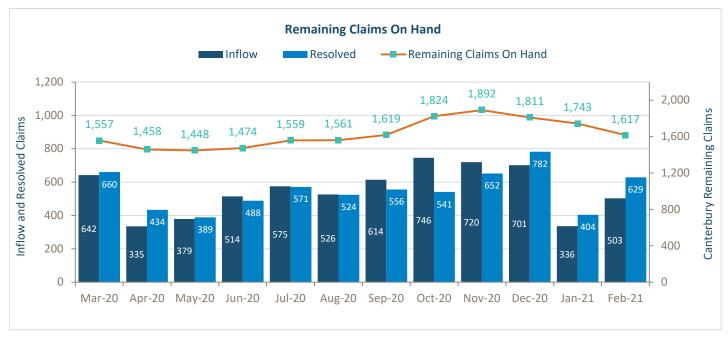


Performance trend decrease

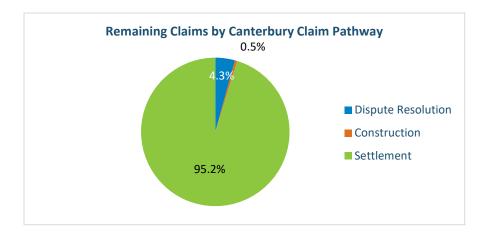
# Section 2 - Canterbury

We resolved 629 claims during February, offset by inflow of 503 claims. This left 1,617 open Canterbury claims on hand at month end, a healthy reduction of 126 since the end of January.

The resolution of aged claims continues to remain a key focus for us. During the month we acheived our immediate goal of reducing our population of claims aged >12 months to <200 before the 10th anniversary of the 22 February 2011 earthquake. At months end we have 171 (▼11) claims aged >12 months remaining on hand. Our next goal is to reduce this population of aged claims further to <100 by 30 June 2021. Critical tothe achievement of this target is maintaining our parallel focus on the settlement of claims in our 9-12 month age bracket.

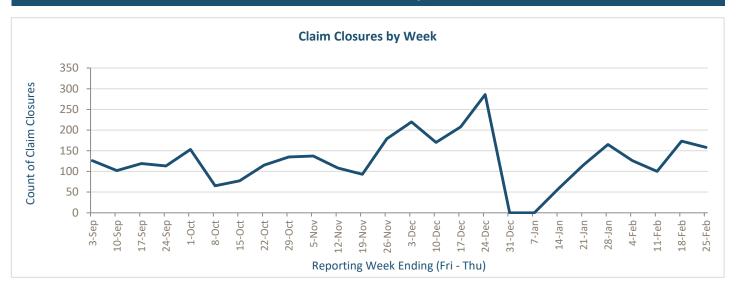


The 629 claims resolved this month includes 23 claims open at 1 February, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', a total 2,078 of which are excluded). A further 15 SRES MOU claims were settled.

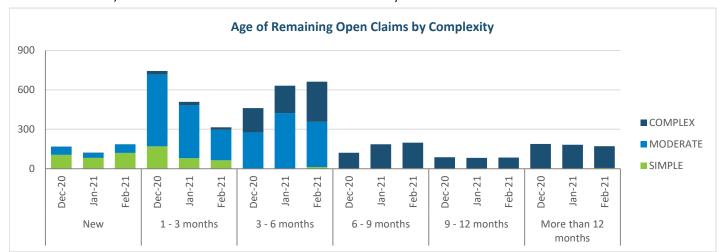


Of the 1,617 Canterbury claims remaining on hand, 95% are being managed by Settlement teams, <5% are in Dispute Resolution, and <1% are in physical repair.

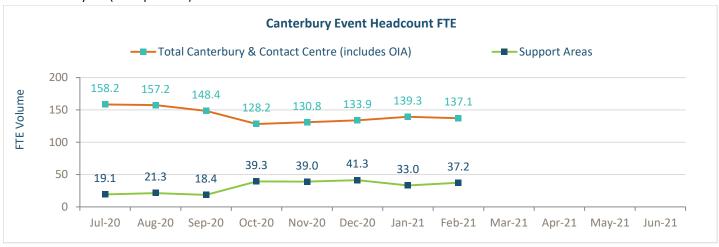
# Section 2 - Canterbury (cont.)



On average, we closed 210 claims per week during February. This is a 56% increase on the weekly average in January (135, in an abbreviated month). There were a total of 629 claims closed in February.

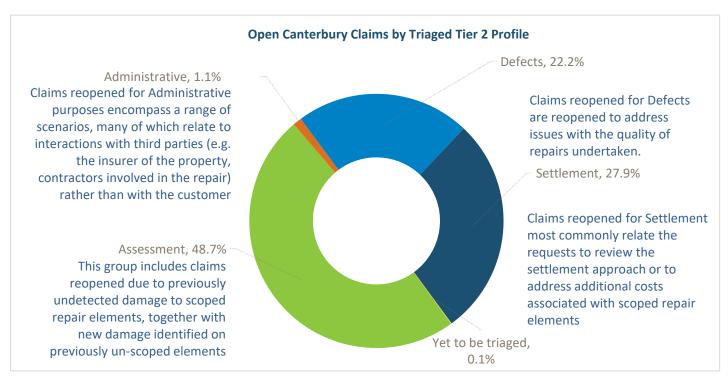


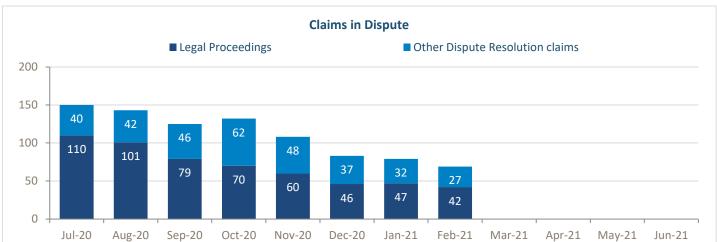
Resolution of aged claims remains a key priority for our settlement teams. During February there was a further reduction in claims aged > 12 months (182 down to 171). Claims aged 3-6 months increased by 5% (631 up to 662) and claims aged 6-9 months rose by 6% (186 up to 198).



The Canterbury Event Headcount increased this month to 174.3 compared with 172.3 last month.

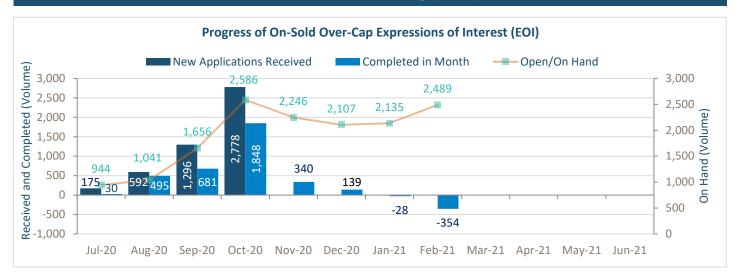
# **Section 2 - Canterbury (cont.)**





As at 28 February, 42 Canterbury claims remained subject to legal proceedings, down 5 from 47 at the end of January. Other claims with Dispute Resolution teams have reduced from 32 at the end of January, to 27 as at February month end.

# **Section 2 - Canterbury (cont.)**



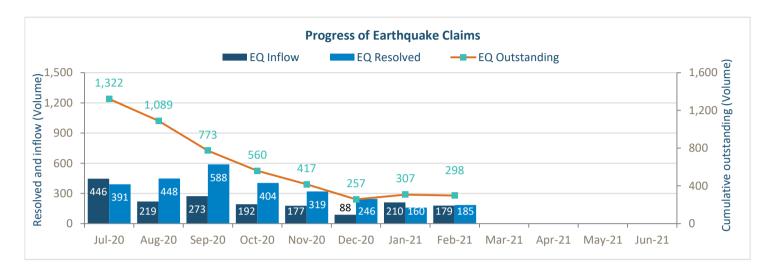
Applications (expressions of interest - EOIs) for government support to repair On-Sold Over-Cap properties closed in October resulting in nil inflow from Nov-20. Approximately 300 'Registration Only' EOIs were reviewed this month and found to be potentially eligible for under-cap settlement. These have been transferred back into the on-hand population resulting in an increase in our reported open claim volume. The following chart plots the flow of On-Sold EOIs through the value chain. To date we have completed the settlement process for 3,467 applications of which 385 have been paid in full, 94 are undergoing settlement, and the remainder have been closed without payment (inclusive of 1,796 'Registration Only' EOIs).

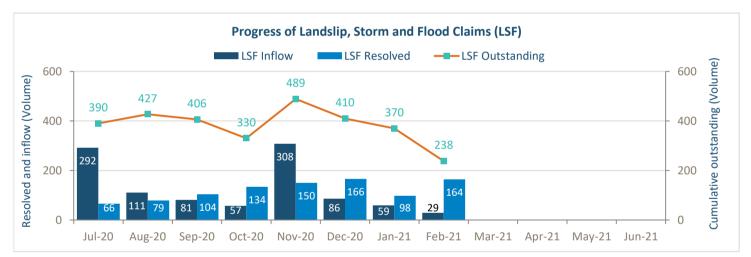


# Section 3 - Other Natural Disaster Events (Excluding Canterbury/Kaikōura)

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

We recorded reduced inflow of 208 new and reopened claims in February, down from 269 in January. Of this, 86% was attributable to earthquake and 14% to Landslip, Storms and Flood claims (LSF). These lodgements included 16 claims in the Wellington region resulting from a M4.5 earthquake on 20 February. We also received 60 additional claims resulting from the M4.9 earthquake on 25 January in the Bay of Plenty area.







Note: Inflow refers to claims lodged as well as reopened.

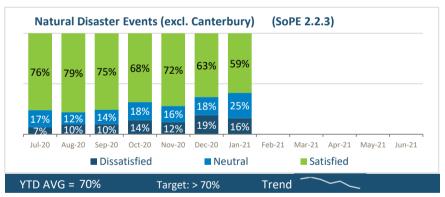
# **Section 4 - Customer Focus**

Overall satisfaction among our customers has remained stable from last month.



### Overall claim experience by event response





## **Our Canterbury customers**

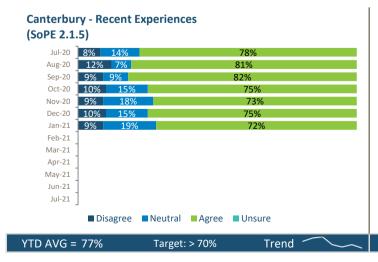
This month both our overall (end-to-end) and recent (last six months) customer experience results have remained stable from the decline we saw last month. While we saw improvement across numerous measures our performance against SoPE measure 2.1.5 (Transparent, fair and reasonable interactions) is yet to recover.

**NB:** With the exception of SoPE measure 2.1.4, all other Canterbury customer focus measures centre on recent experiences.

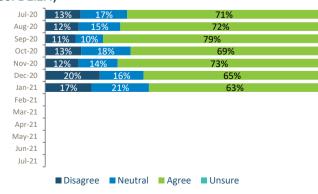
#### **Our Natural Disaster Events (NDE) customers**

While customer satisfaction with our service has remained stable, we are showing downward trends over a longer time period. Verbatim themes quantifying why our customers are dissatisfied relate to 'differences of opinion regarding the amount of damage and claim', which has spiked significantly higher this month than in previous months.

## Transparent, fair and reasonable interactions



# Natural Disaster Events (excl. Canterbury) (SoPE 2.2.4)



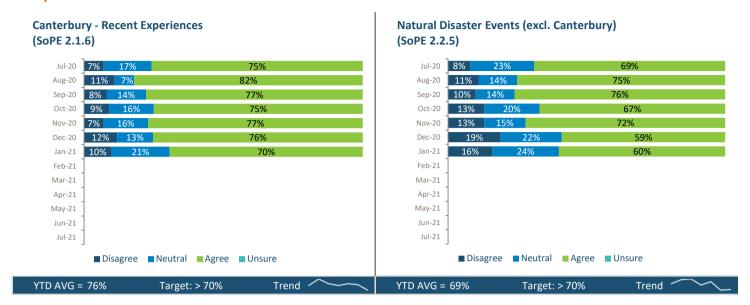
YTD AVG = 71%

Target: > 70%

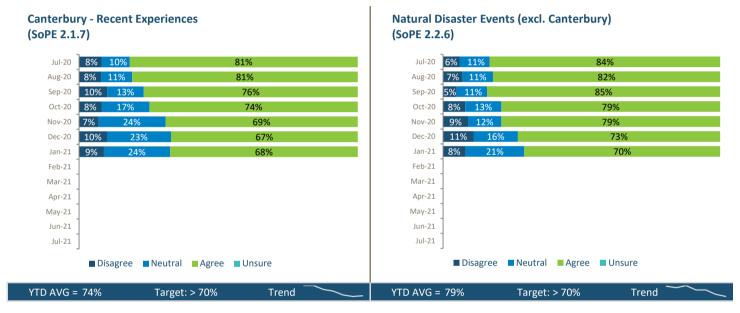
Trend -

# Section 4 - Customer Focus (cont.)

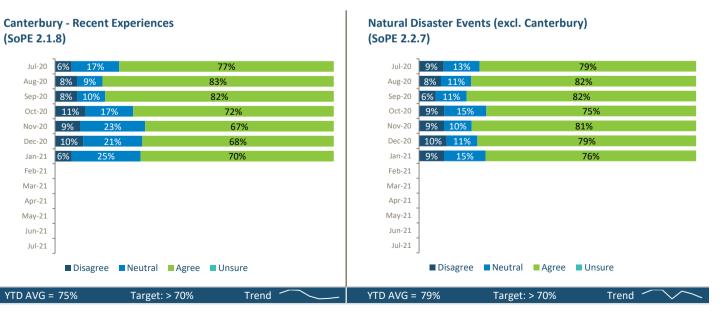
## Responsive to individual needs and situation



# Quality of communication and customer clarity on next steps



## Demonstrating expertise and a desire to help



# Section 4 - Customer Focus (cont.)

# **Timeliness of complaint resolution**

#### Canterbury



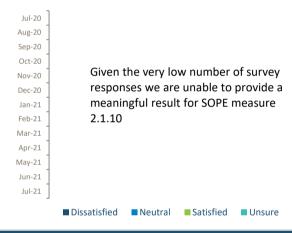
## **Natural Disaster Events (Excl. Canterbury)**



Target: > 90%

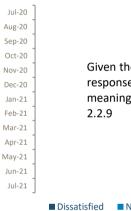
**Quality of complaint resolution** 

# Canterbury (SoPE 2.1.10)



# Natural Disaster Events (excl. Canterbury) (SoPE 2.2.9)

YTD AVG = 96%



Given the very low number of survey responses we are unable to provide a meaningful result for SOPE measure 2.2.9

Trend

□ Dissatisfied ■ Neutral ■ Satisfied ■ Unsure

YTD AVG = Target: > 75% Trend YTD AVG = Target: > 75% Trend

#### **Progression of customer complaints**





We received inflow of 18 new complaints in February offset by resolution of 8 complaints. This left 32 open complaints on hand at month end up from 22 open at 31 January.

Two of the 32 complaints open at month end was complex, six simple and the remainder were standard

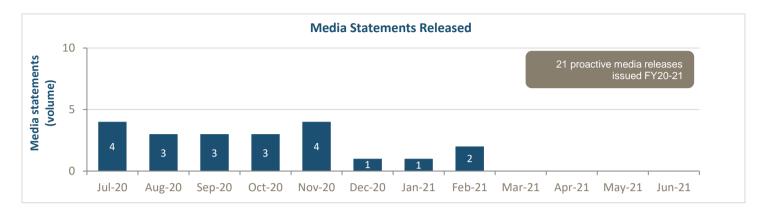
# Total call, email and post volume

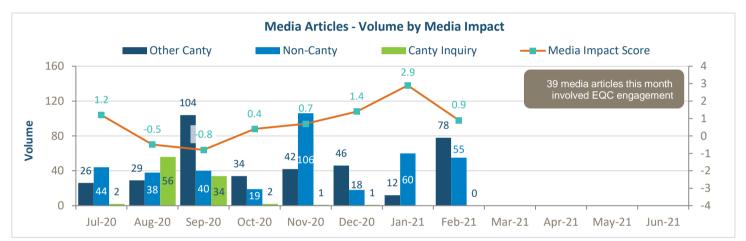
	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Trend
Outbound - Inbound Ratio	16:84	17:83	24:76	20:80	15:85	14:86	
Grade of Service	97%	97%	99%	98%	98%	97%	<u></u>
Abandonment Rate	3%	3%	1%	1%	1%	1%	
Roll Over No Answer	162	138	24	39	16	35	
Total Calls	5,770	5,839	4,523	3,017	2,444	2,732	
Total Email and Post	4,955	7,236	6,117	5,703	4,296	4,943 /	

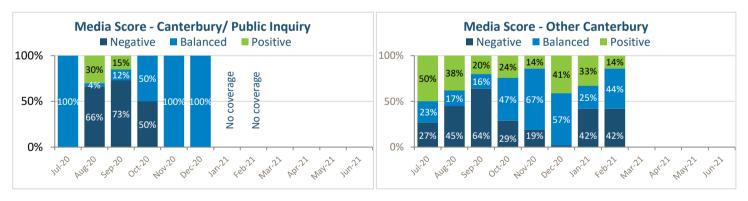
# **Section 5 - Media (traditional)**

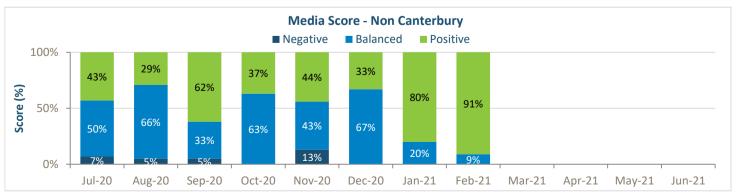
During the month the 10<sup>th</sup> anniversary of the 22 February 2011 earthquake drove a sizeable increase in coverage, a large proportion of which was critical of EQC. This coverage has resulted in a sharp decline in our Media Impact Score from 2.9 last month to a marginally positive 0.9 this month.

Elsewhere, it is worth noting that our research capacity continued to garner significant attention and generated positive reporting in the week leading up to the anniversary.





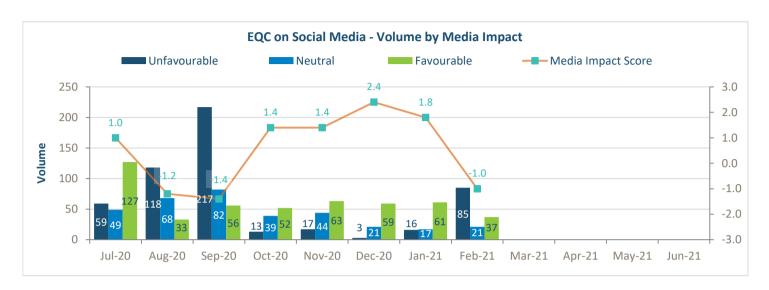




# Section 5 - Media (social) cont.

Social media conversations this month were heavily dominated by the 10<sup>th</sup> anniversary, markedly more so compared to traditional media, leading to the sharp decline in our social media MIS from 2.8 last month to -1.0 this month.

Conversely, testing of an earthquake early warning system was a key source of positive research-based conversations, albeit in comparatively modest volumes.





Conversations generated by the 10th anniversary have driven this month's leading message of 'claims are not managed and settled efficiently' (42 posts). Conversely, positive research-based conevrsations driven by the testing of an earthquake early warning system helped to shape our second leading message of 'improves knowledge about NZ's natural hazards' (25 posts).

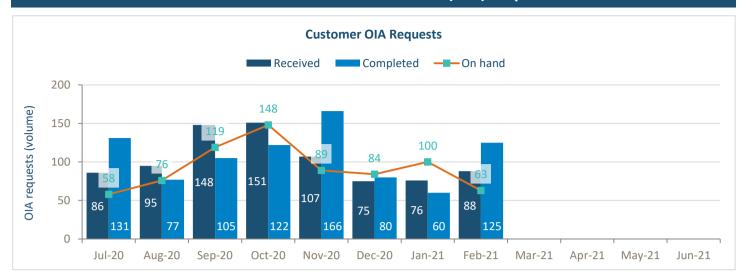
# **Understanding the Media Impact Score**

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.

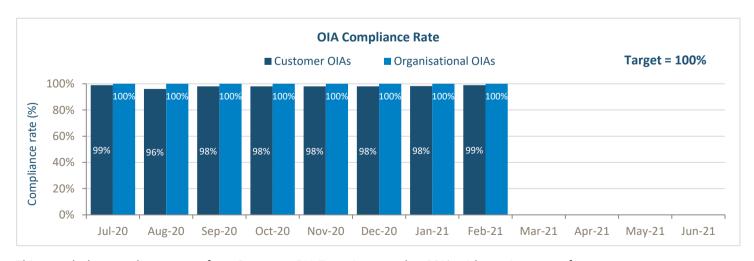
# Section 6 - Official Information Act (OIA) Requests



This month, our Customer OIA Team received 88 new OIA requests (vs. 76 in Jan-21). Coupled with the 100 requests on hand from last month and 125 requests resolved this month, the team have 63 requests on hand at month's end.



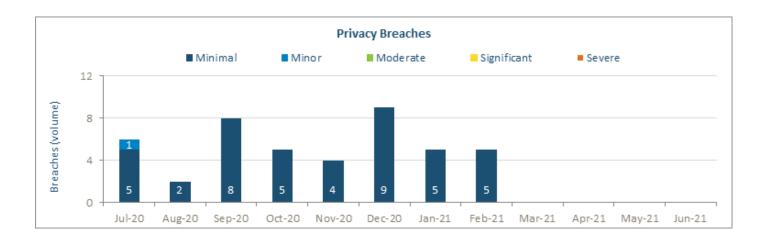
This month, our Government Relations Team received no new high level OIA request (vs. 4 in Jan-21). Coupled with the 5 cases on hand from last month and 4 requests resolved this month, the team have 1 open request on hand at month's end. **Note:** While the team received 1 request this month, this was deemed to be a research query.



This month the compliance rate of our Customer OIA Team increased to 99%, with one instance of non-compliance. During the same period our Government Relations Team maintained its 100% compliance rate for Organisational/ high level OIA requests.

# **Section 7 - Privacy Breaches**

Five privacy breaches (vs. 5 in Jan-21), all classified as of minimal severity, were recorded by the Risk and Compliance Team this month. All reported breaches were assessed against EQC's guidelines, have been contained, and no serious harm appears to have arisen as a result.



## **Privacy breaches**

The five reported breaches this month, all of minimal severity, relate to 'Wrong document sent' (4); and 'Incorrect email used' (1). All reported breaches have been contained, and no harm appears to have arisen as a result.

## New 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:

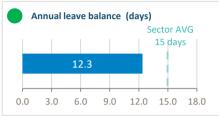
Severe	Significant	Moderate	Minor	Minimal	
Breach of sensitive or highly sensitive information with serious potential or actual harm. Indication of systemic failure that could undermine government systems. The incident will significantly affect the reputation of and undermine trust and confidence in 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 8 - HR Operations**

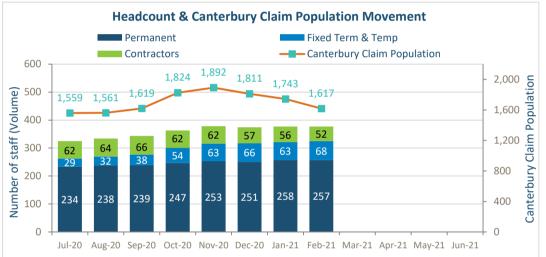
This month our workforce headcount remained relatively unchanged, as expected, with the commencement of planned temporary contracts. During the period our average annual leave balance increased slightly to 12.3 (vs. 11.8 last month) which remains below the corresponding Public Sector Average of 15 days. Over the same period our average sick leave usage continues to hold steady at 4.4 days, also below the sector average of 7.6 days. Our annualised turnover ('voluntary turnover') continues to decrease, dropping down to a new four year low of 3.7% (vs. 4.2% last month), this rate continues to compare favourably to the sector average of 10.1%.

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









As expected, our workforce headcount remained relatively unchanged during the month with planned temporary contracts commencing. Over the past 4 months the main increase in headcount has related to temporary employment. Our 20% growth experienced over this period reflects an identified surge in workload, specifically in the Christchurch office coupled with the initiation of a number of short-term projects.

**Note:** The reported headcount differs from Financial reporting, where consultants/ outsourced service providers may be engaged to fill vacant budgeted positions.



Our average annual leave balance increased slightly to 12.5 days (vs. 11.8 days last month) and remains below the public sector average of 15 days. It is possible that this average will reduce further over the third quarter and early into the fourth. During the same period our average sick leave usage remained largely unchanged, holding steady 4.4 days. It should also be noted that Covid-19 continues to influence our people data and trends.

