

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

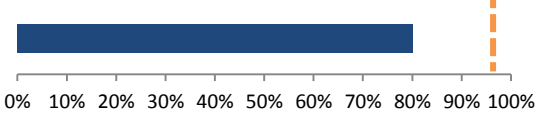

This section tracks EQC's annual and sick leave usages and compares them to the Public Service Benchmark.

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

Section 1 - Statement of Performance Expectation measures - monthly monitoring

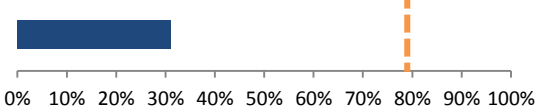

Output Two - Claims management

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

| Ref | Measure | YE | 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% | 80% |  |  |

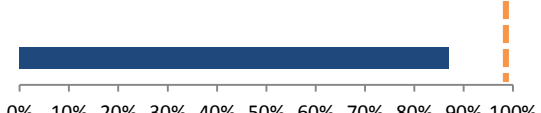

Commentary: This month, further claims have been either fully settled or are in the process of being repaired, bringing the year to date result to 80% of the claims on hand as at 30 June 2018.

**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*

| | | | | | |
|-------|---|-----|-----|--|---|
| 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% | 31% |  |  |
|-------|---|-----|-----|--|---|

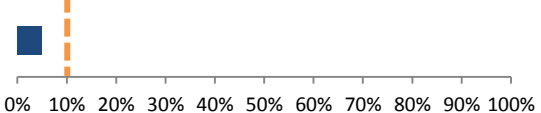

Commentary: Inflow post 30 June currently sits at 3,844, of which 851 have either been settled or are under repair.

**Where EQC potentially has outstanding liability under the EQC Act. Excludes new litigation cases.*

| | | | | | |
|-------|---|-------|-----|---|--|
| 2.1.3 | The frequency of our communications to provide customer certainty in the progress of their claims settlements | 100%* | 87% |  |  |
|-------|---|-------|-----|---|--|

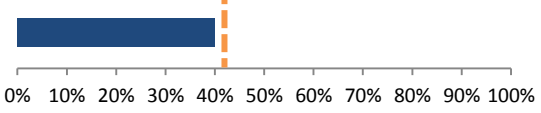

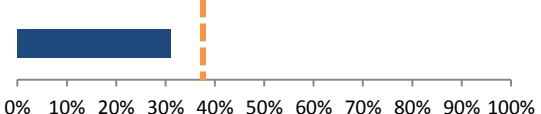

**All customers with an outstanding claim are provided with a personalised communication from EQC. Excludes litigation.*

Commentary: Of the 2,277 customers with outstanding claims, 1951 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 remains below target. We are currently reviewing genuine customer reopened claims to gain meaningful insights into reopen reasons to drive business initiatives.

| | | | | | |
|-------|--|-------|-----|--|---|
| 2.1.5 | The proportion of surveyed customers who indicate satisfaction about their overall claim settlement process increases by 5% per annum | ≥ 42% | 40% |  |  |
| 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% | 31% |  |  |

Commentary: Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 December 2018. The year to date results are based on the cumulative monthly results. During the month, overall satisfaction (2.1.5) decreased to 42% (down from 45% last month); and Kept Informed (2.1.6) decreased to 33% (down from 34% last month).

Key:



Result not available for the month



On track for delivery



Potential risk of not achieving



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. 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. 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 January was 99%, bringing the YTD result to 97.5% (slight increase from 97.3% last month). 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%* | 97% | | |
| <i>*All customers with an outstanding claim are provided with a personalised communication from EQC</i> | | | | | |
| Commentary: For the month of January, 99% of customers with an outstanding claim received a personalised monthly communication. This brings the year to date result to 97%. No change from last month. | | | | | |
| 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% | | |
| <i>Note: this is a reverse target</i> | | | | | |
| Commentary: As at 31 December, the year to date reopen rate is maintained at 3.2% (no change from last month). This represents 107 claims reopened out of 3,375 claim closures. | | | | | |

Key:



Result not available for the month



On track for delivery



Potential risk of not achieving



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% | 75% | | |
| 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% | 73% | | |

Commentary: Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 December 2018. The year to date results are based on the cumulative monthly results. During the month, overall satisfaction (2.3.4) increased to 81% (up from 70% last month); and Kept Informed (2.3.5) increased to 83% (up from 77% 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



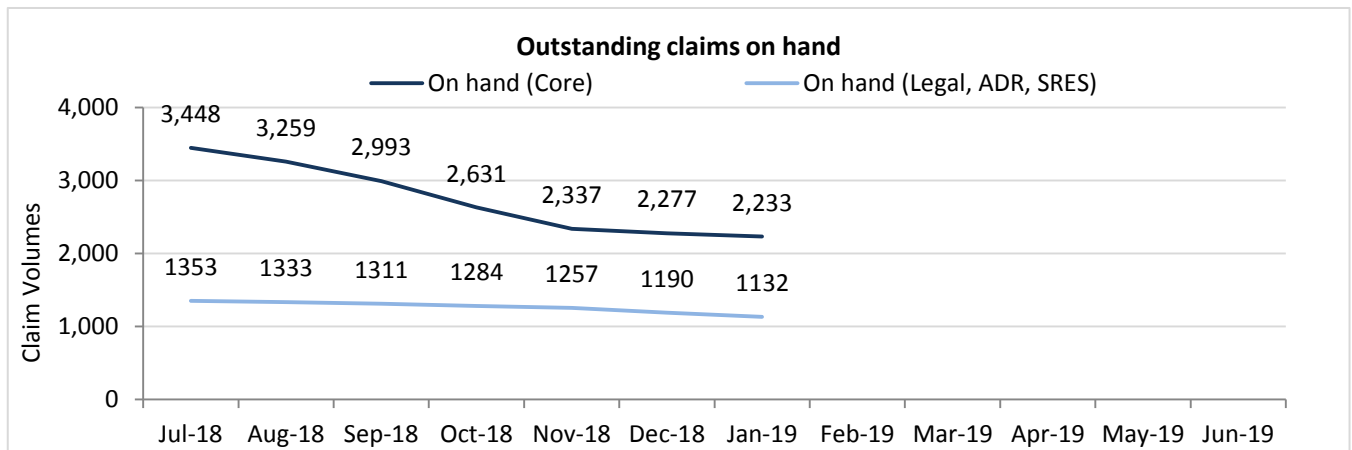
No change in performance trend



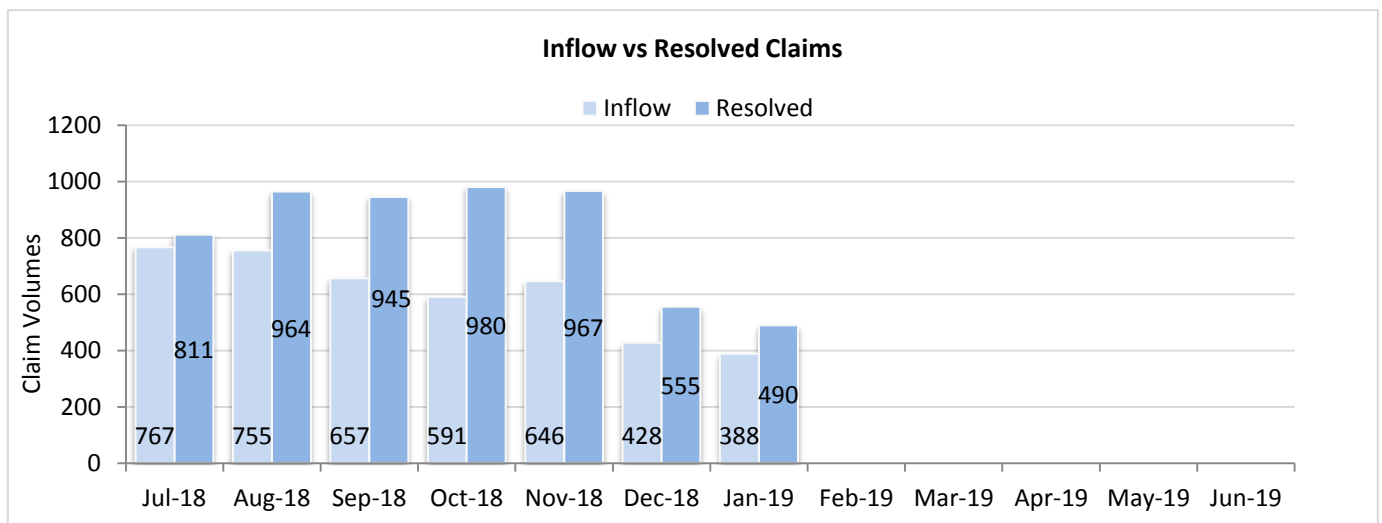
Performance trend decrease

Section 2 - Canterbury

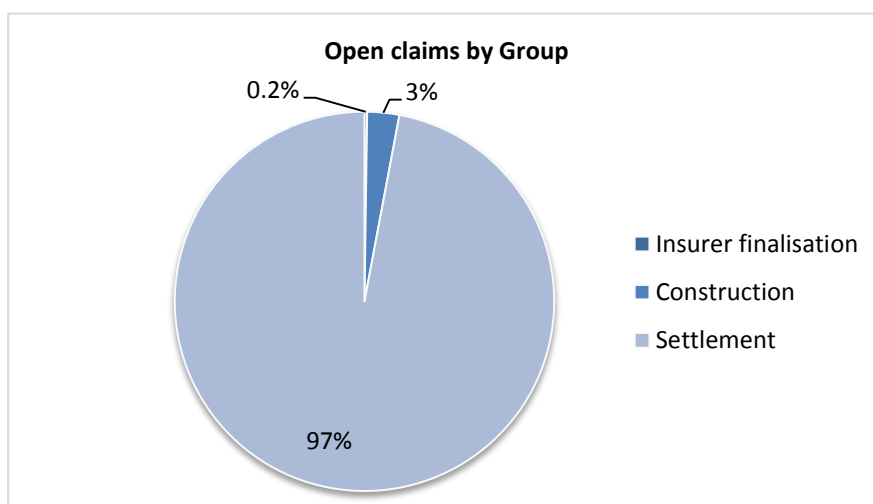
Despite a reduction in claim closure rate (affected by the holiday season), we see a reduction in reopened claims (inflow), and given the new approach to treating cases in litigation, we see a decrease in legal proceedings and an increase in alternative dispute resolutions.



Our year to date performance continues to improve as we continue to see a further reduction in the claims reported on hand and a steady increase in claims resolved. As at the end of the January, we have 2,233 claims on hand - a decrease of 44 claims. Note, this excludes any claims with litigation flags.



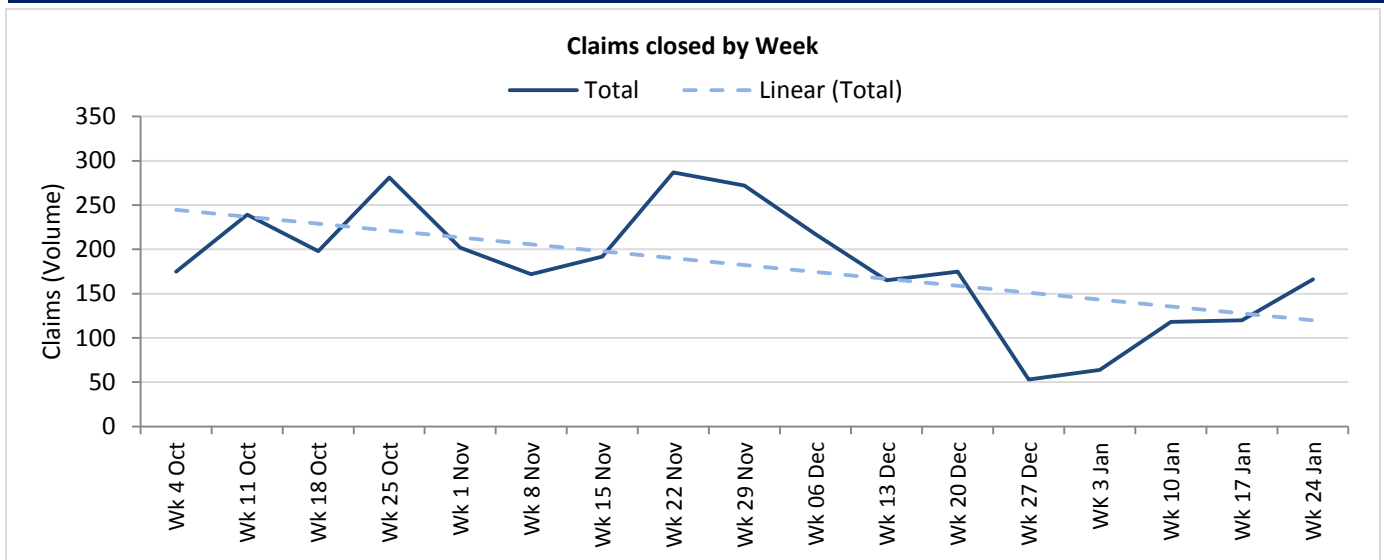
During the January, we have reopened 388 claims (down 40 claims from last month) and resolved 490 claims (down 65 from last month). Our closure rate is expected to increase in the coming months as the holiday season comes to an end.



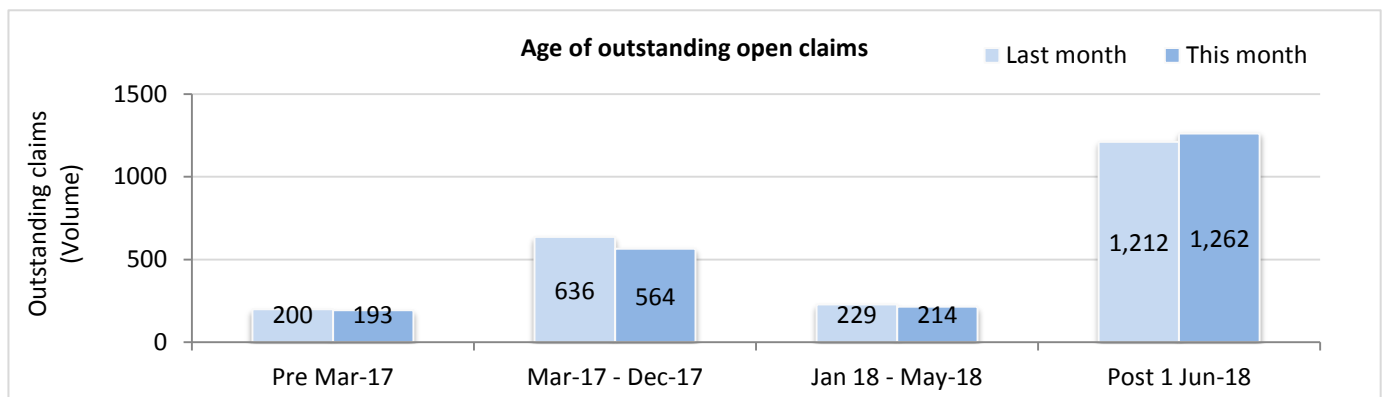
As at 31 January 2019 there are 2,233 open internally managed claims on hand. 97% of these claims are being managed by the Settlement teams, 2.7% are under repair and with the Construction teams and less than 1% is currently with the Insurer Finalisation team.

Inflow refers to claims lodged, reopened, and transferred back in from external consideration.

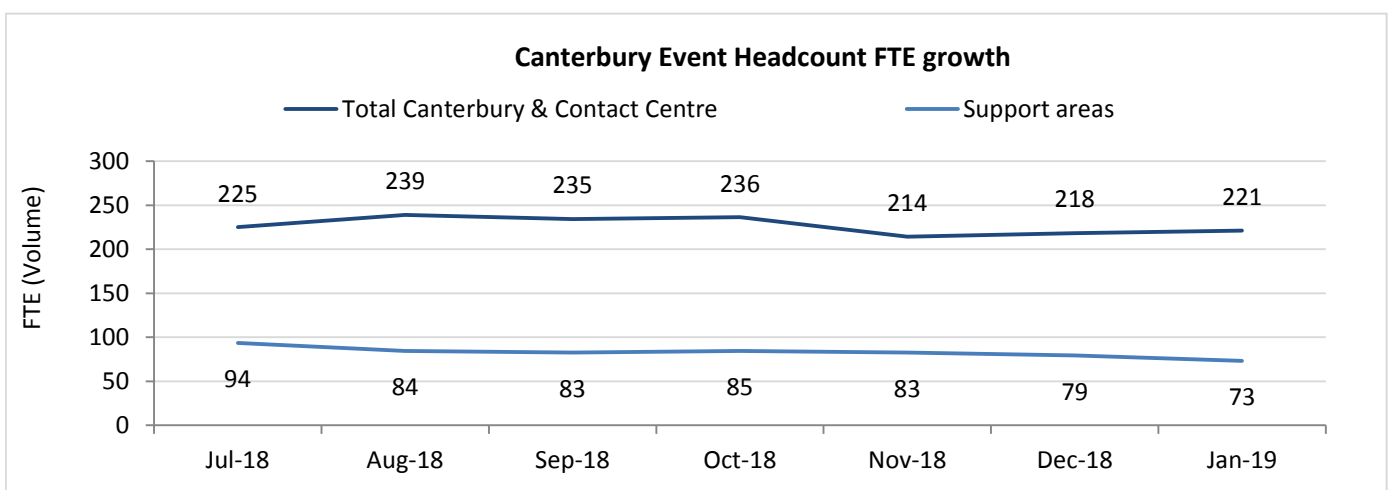
Section 2 - Canterbury (cont.)



Our closure rate is picking up again, as the holiday season is approaching its end.



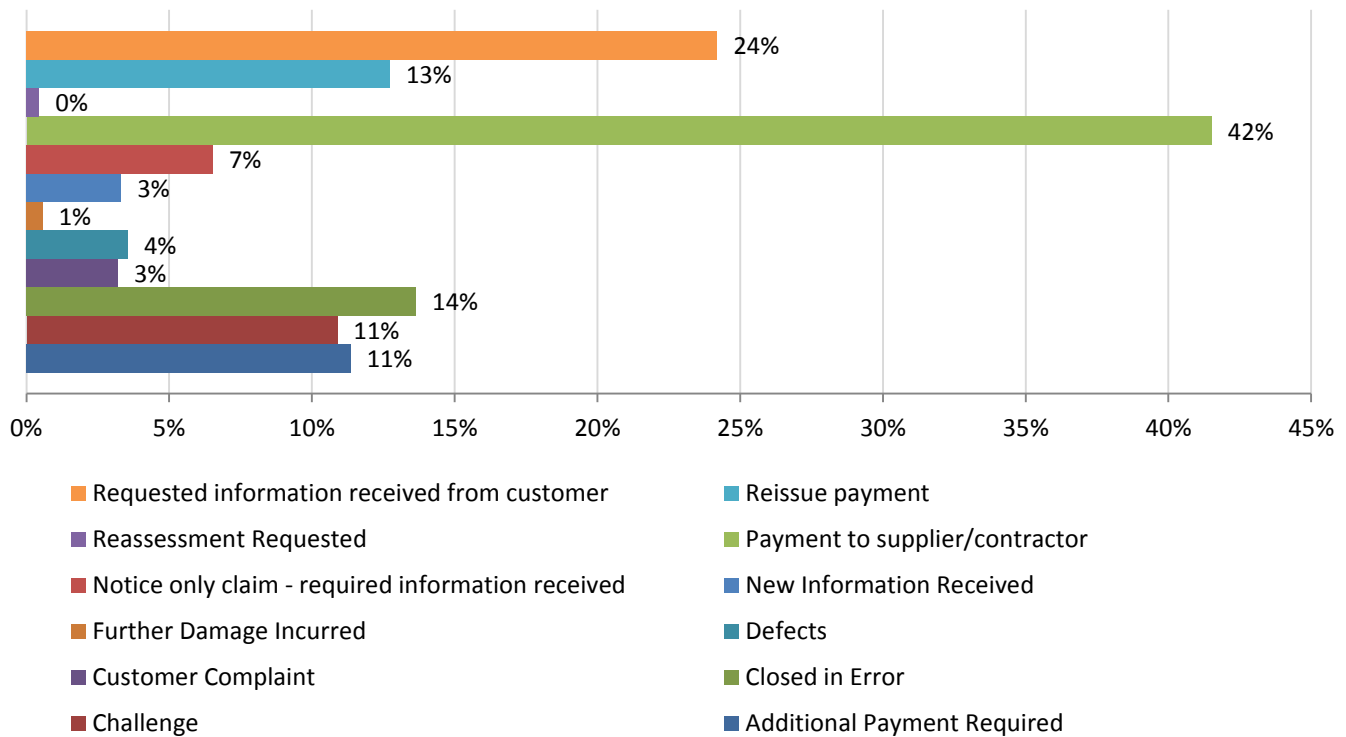
We continue to close aged claims, this is shown by a decrease in outstanding open claims on hand in claims pre-1 June 2018. The Canterbury team continues to focus on aged claims with the aim to decrease the average days open rate for all open claims.



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

Section 2 - Canterbury (cont.)

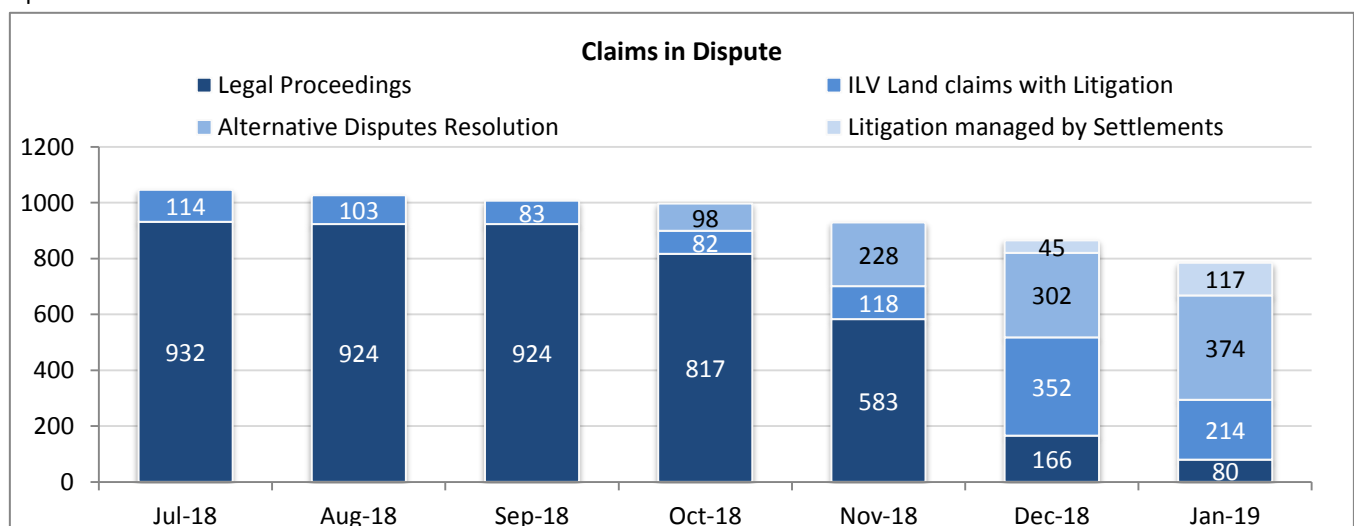
Reopened Canterbury claims - by reason



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 27% 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.

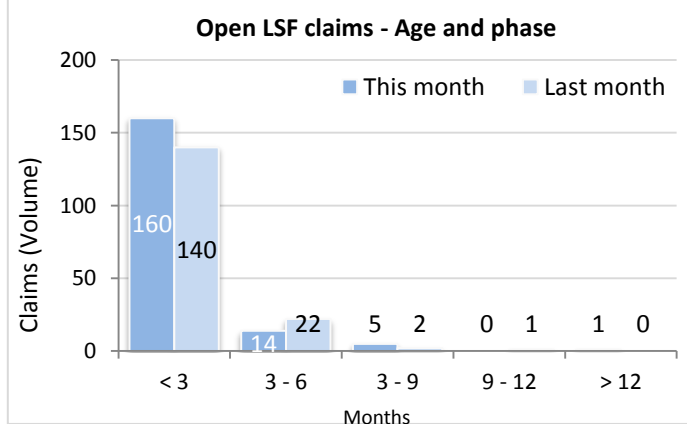
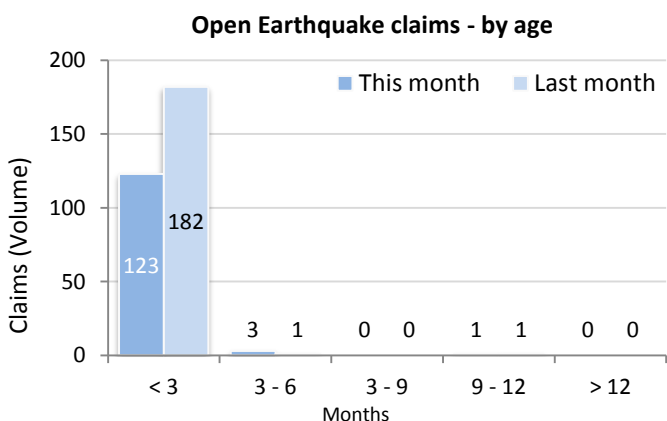
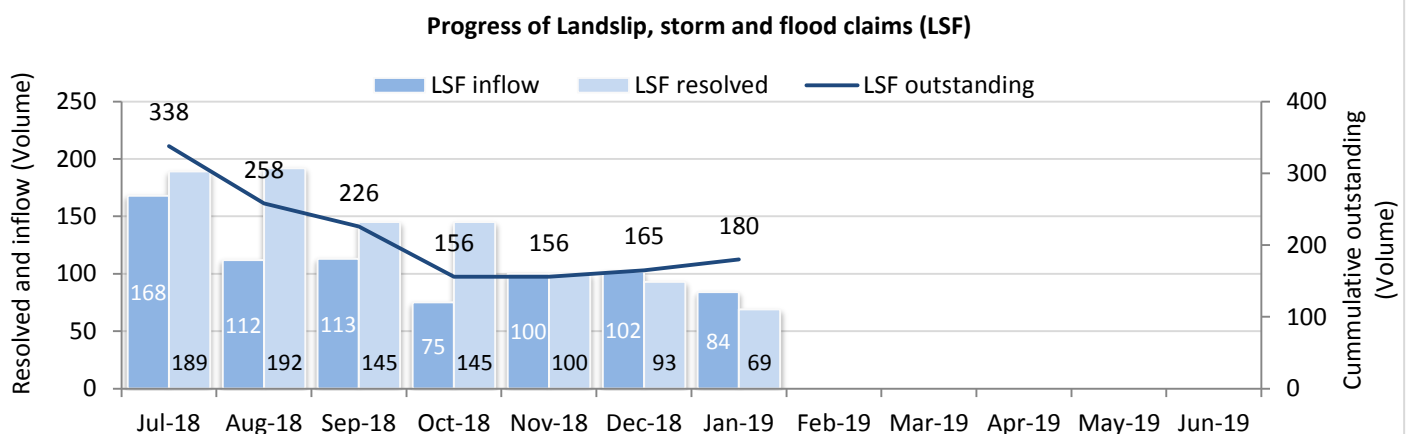
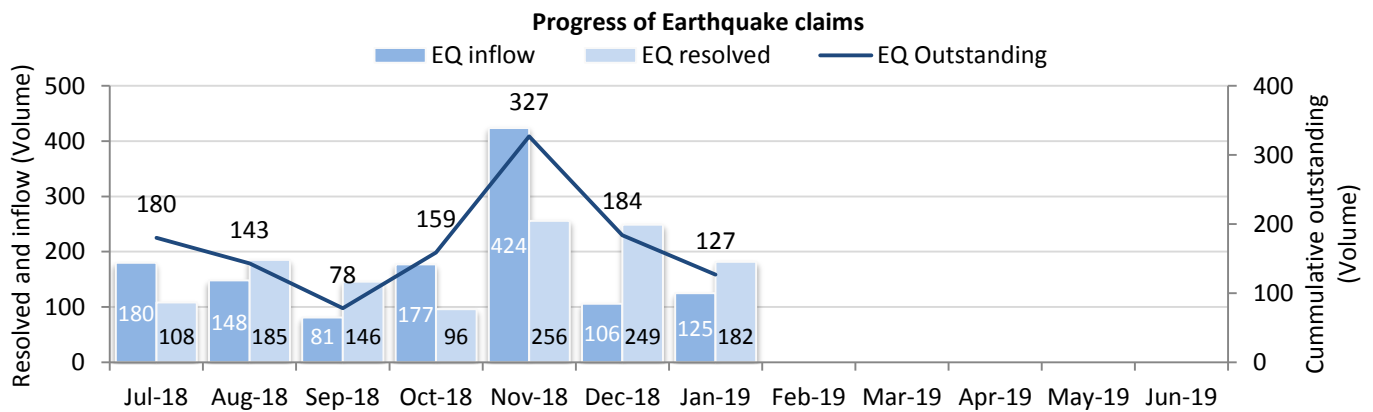
Note, where a claim has been settled in CMS v4 and then subsequently opened in CMS v8, it is excluded from the above population. Work is ongoing to understand better the reasons behind why these claims are being reopened, however, it is expected that these are of a more substantial nature.



This graph tracks the movement of claims that are in dispute and whether they are being managed directly by EQC (Alternative Dispute Resolutions and all other cases in dispute that are being settled by Canterbury's Settlements team) or externally (litigation, and ILV land claims). With the new Alternative Dispute Resolution process in place, we will expect to see a decreasing trend in the number of legal proceedings as more homeowners drop their legal dispute against EQC and opting instead restart direct negotiations with EQC.

Section 3 - Customer Care

The total number of open claims at month end has decreased by 43 to 307. Lodgement volumes have remained relatively low, despite the 30 January deadline for customers to lodge a claim for the Taumarunui earthquake. As at 31 January 85% of the claims for the Taumarunui event have been closed.



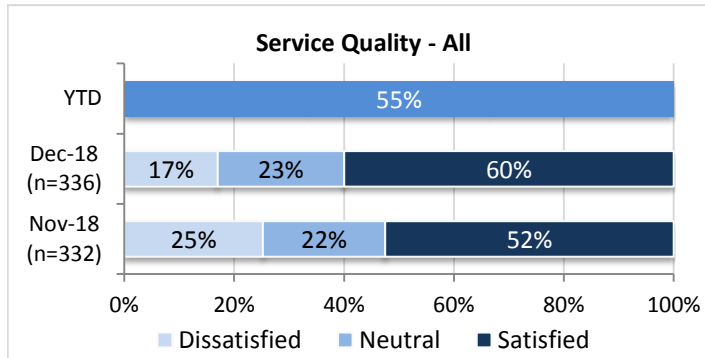
| Total Call Volume | | |
|--------------------------|------------|------------|
| | This month | Last month |
| Outbound - Inbound Ratio | 70:30 | 68:32 |
| Grade of Service | 88% | 93% |
| Abandonment Rate | 6% | 4% |
| Roll Over No Answer | 45 | 52 |
| Total calls | 1,874 | 1,921 |

Section 4 - Customer Satisfaction

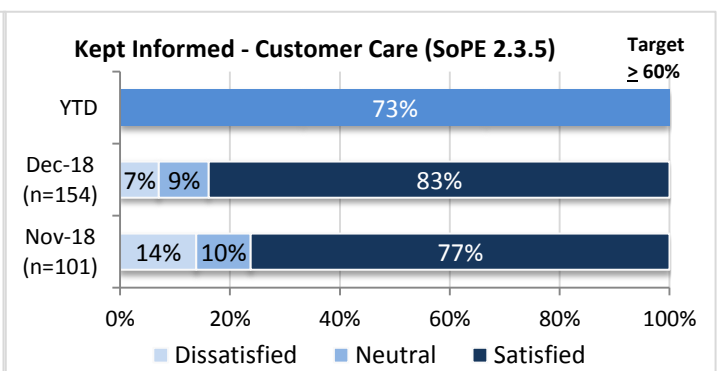
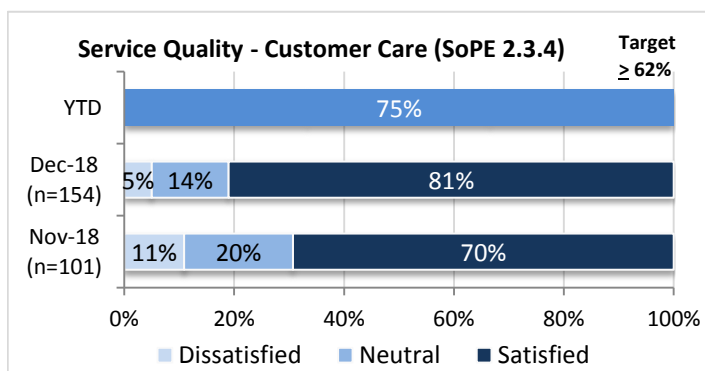
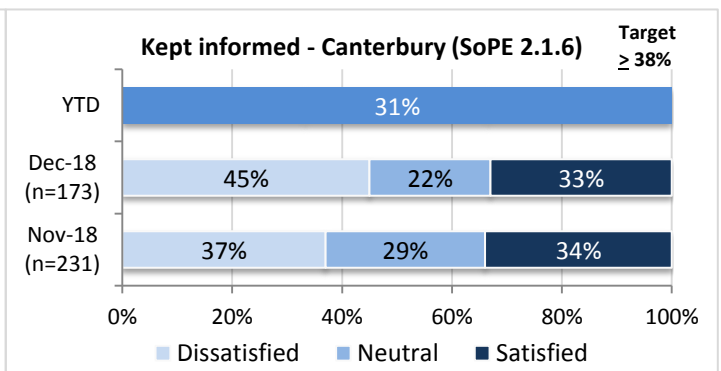
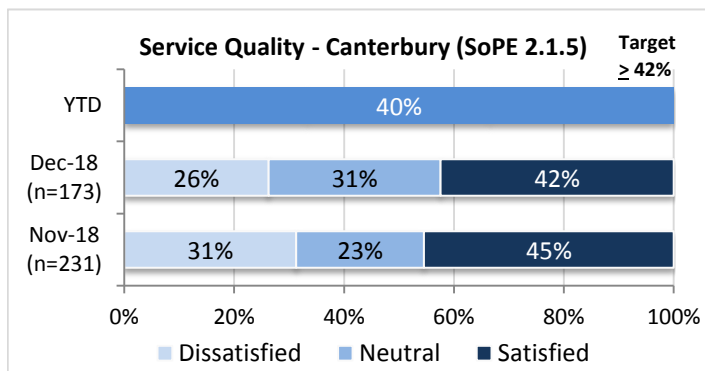
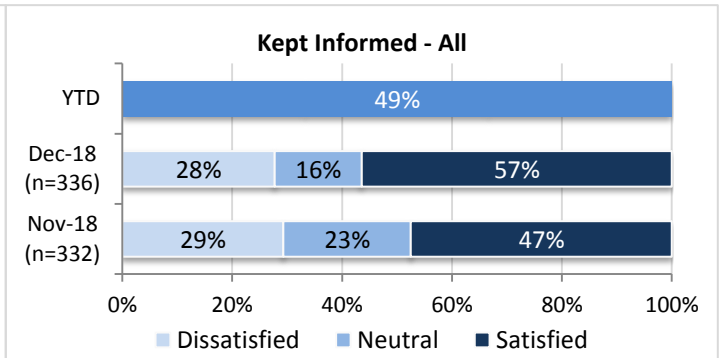
Customer satisfaction continues to increase across the board. Most notably, Canterbury overall satisfaction (2.1.5) is now only two percentage points under target; and satisfaction for the Customer Care customers (2.3.4) still remains well above target. In-month movement for Customer Care customer satisfaction have reached over 80%.

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

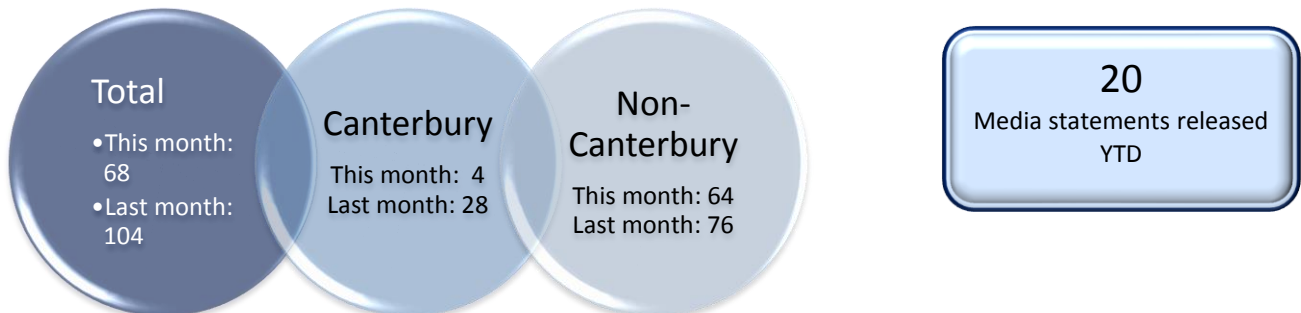
The top two graphs are an amalgamation for all events and are indicative only (not SoPE measures)

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.

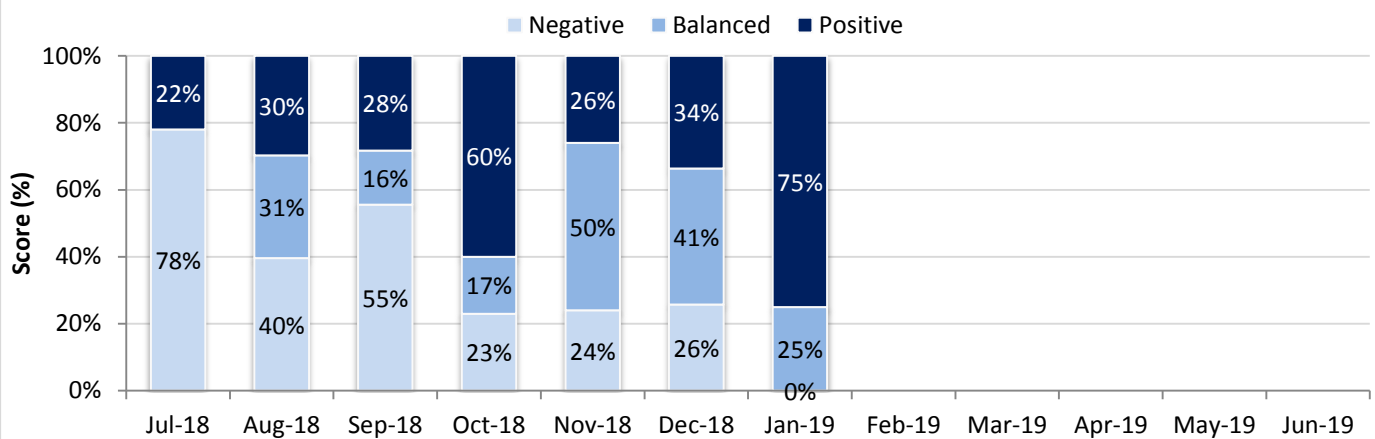
Section 5 - Media

Another favourable month for EQC media coverage (for both Canterbury and rest of New Zealand). For the first time Canterbury received no negative score and hit 75% of positive score (which is the highest score it had to date). Non-Canterbury scores maintained its standards.

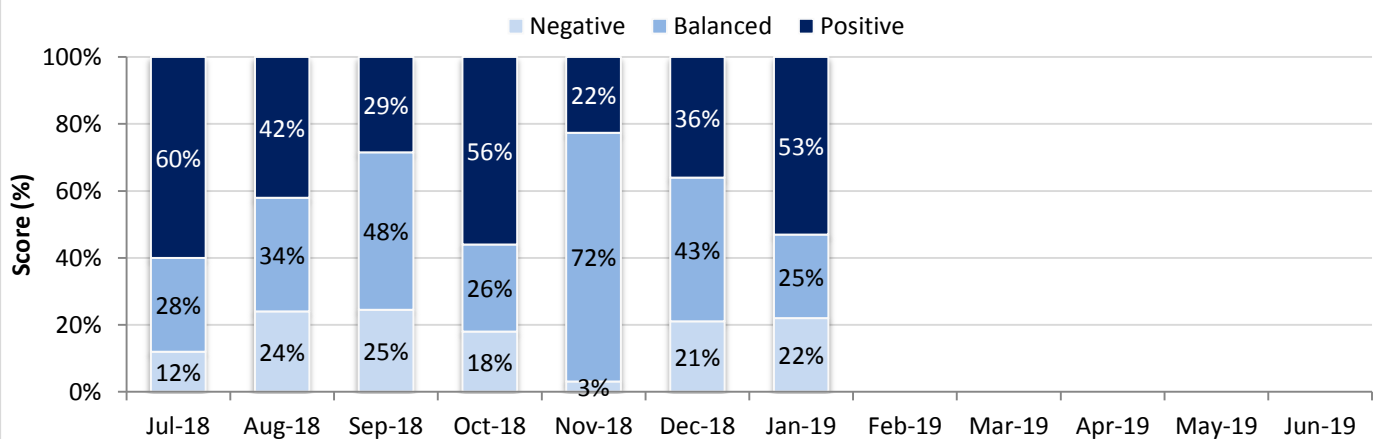
Media articles



Media Score - Canterbury



Media Score - Non Canterbury

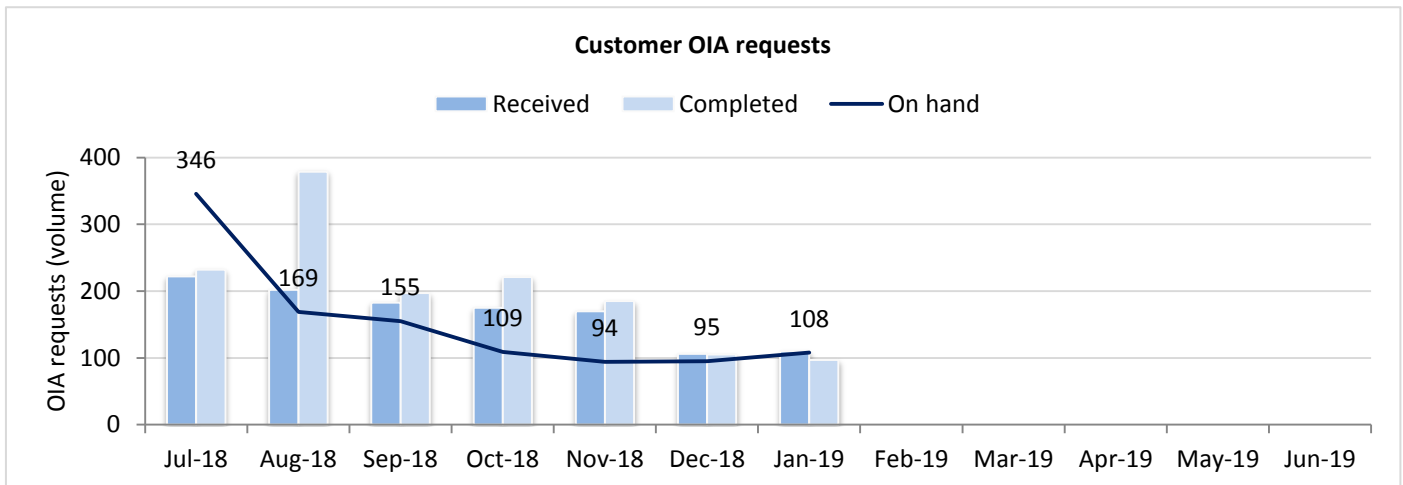


Key issues this month included the progress settling claim numbers for the Taumarunui earthquake; information provided on the Dunedin landslip and; EQC's sponsorship of the virtual field trip for schools.

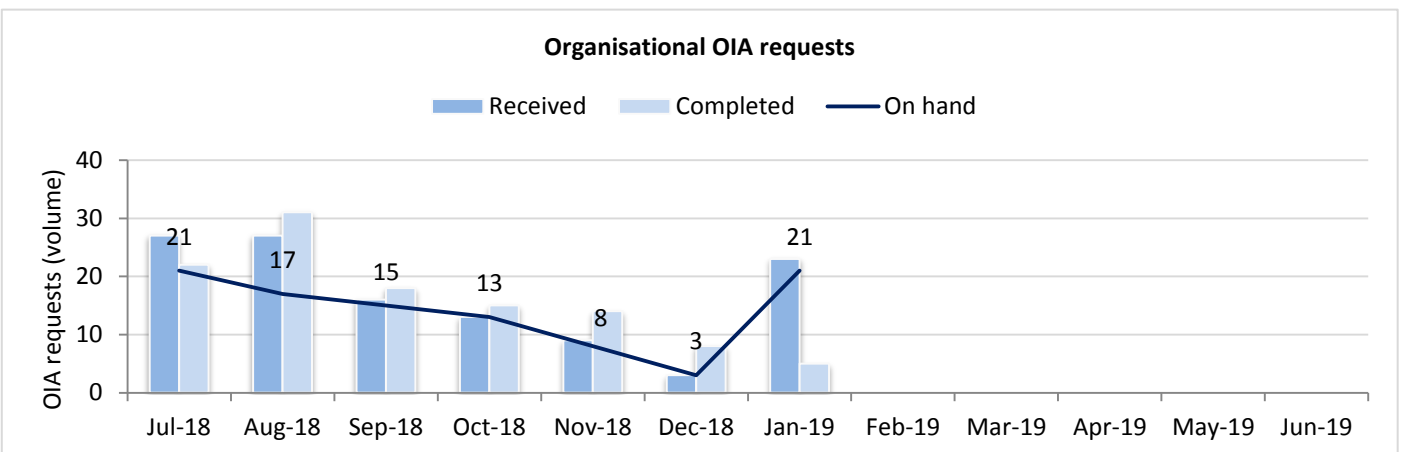
EQC issued three media statements: A reminder of the Taumarunui earthquake claims deadline; reminder to "check and secure your home this summer" and; an update on EQC's work with Dunedin residents impacted by the St Clair landslip.

Section 6 - Official Information Act (OIA) Requests

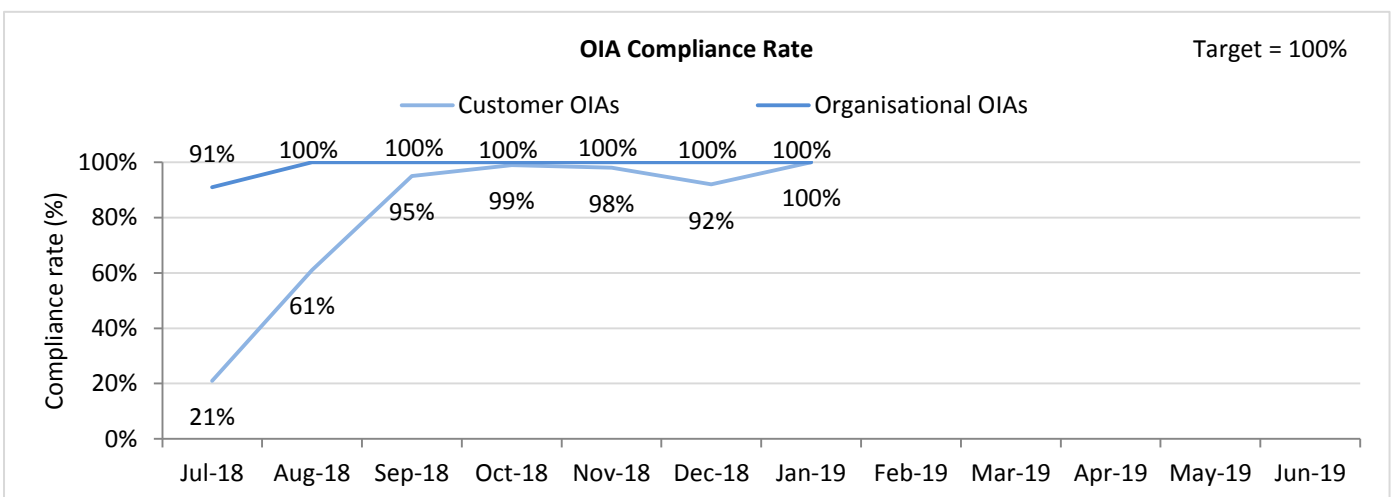
The OIA shutdown period (25 December - 15 January) means that the 20 day statutory timeframe for completing OIAs has fallen outside January. This accounts for the high number of outstanding OIAs for both teams. Positively, the Customer OIA team has achieved 100% compliance for the first time this financial year.



The Customer OIA team received 110 OIAs this month, in addition to the 95 OIAs on hand from last month. They have completed just under half of these, leaving 108 on hand at the end of January. A data cleansing exercise revealed a few minor inconsistencies in last month's figures - the numbers have now been updated.



The Organisational OIA Team received 23 new OIAs (in addition to the 3 OIAs on hand from last month). Only five OIAs were completed this month, leaving 21 outstanding as at end of January. Given the OIA shutdown period (25 Dec - 15 Jan) and the 20 day OIA turnaround means that most OIAs received during the month will not be due till February.

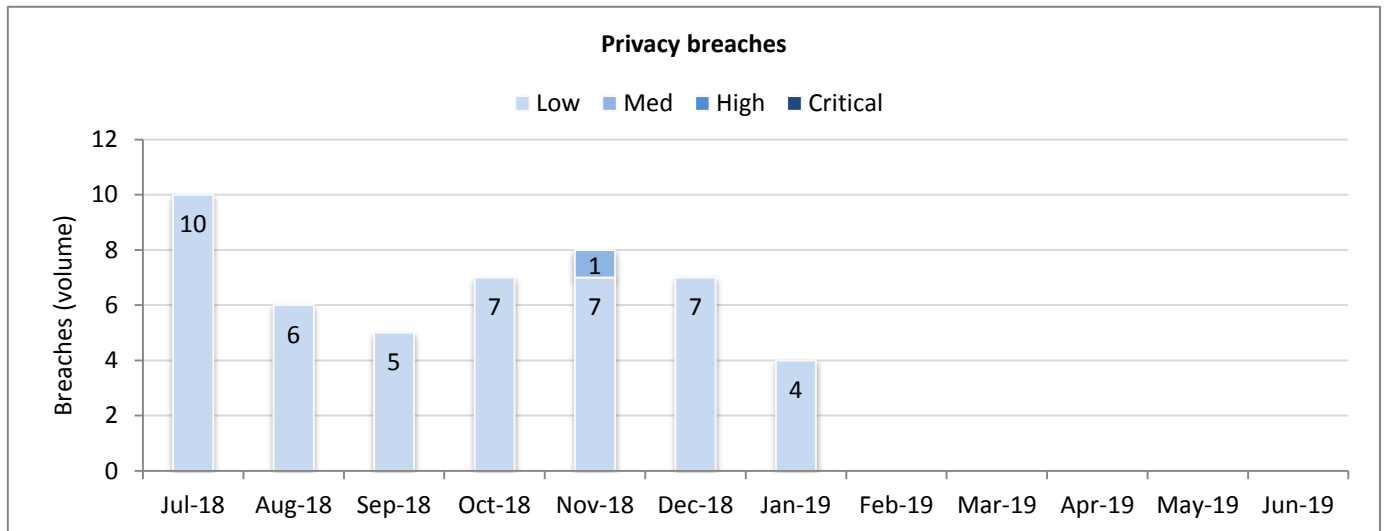


For the first time in this financial year, the Customer OIA team has achieved 100% compliance. During January, all OIAs were compliant and completed within the statutory timeframes.

The organisational OIA team, remains at 100%.

Section 7 - Privacy breaches

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



For the month of December, the Risk and Compliance Team recorded 4 privacy breaches (all low level) .

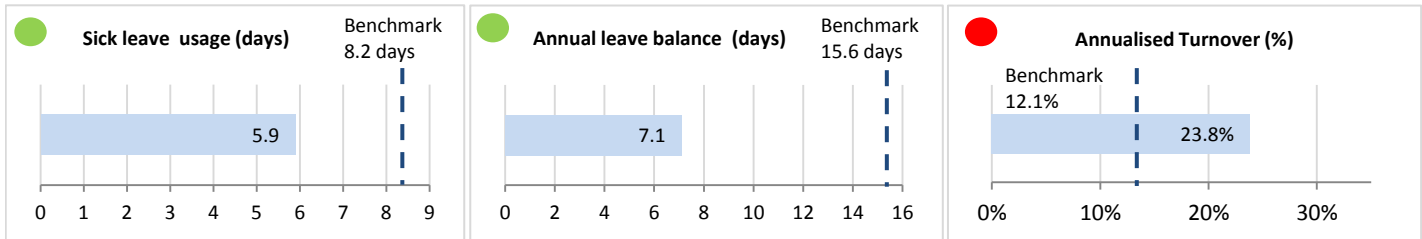
Breaches this month consist of: incorrect documents sent out (3); lost property (EQC issued mobile phone) since recovered (1). Where appropriate recipients of incorrect information were requested to delete or destroy the information and the correct information was sent.

| Low | Medium | High | Critical |
|--|--|---|--|
| <ul style="list-style-type: none"> •Non-sensitive information disclosure; •Single person affected •No harm arising •Contained and resolved | <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"> •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"> •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 |

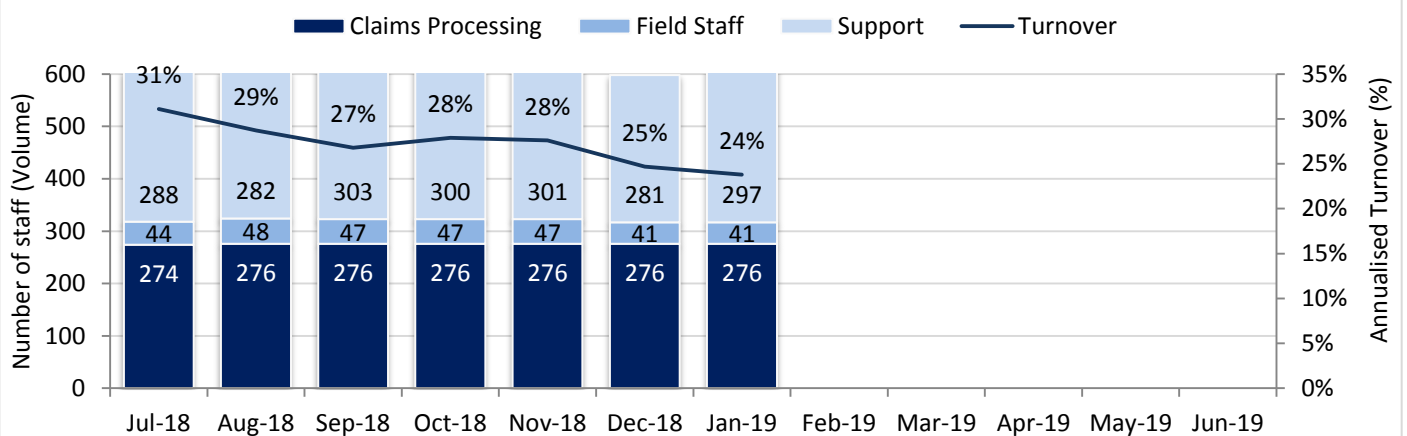
Section 8 - HR Operations

Following a predicted seasonal trend, sick leave usage, annual leave balance and the turnover rate continue to decrease as the summer and holiday season are still around.

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

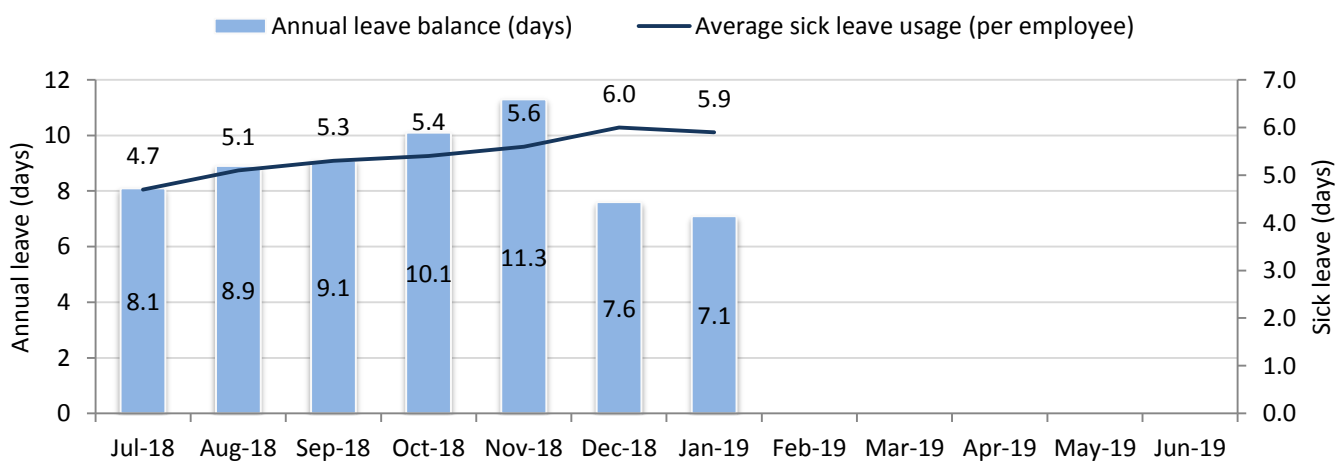


Headcount and Annualised Turnover



As predicted last month, turnover continues to decrease and has again reached its lowest value in three years. Analysis of the data indicates this is likely to continue for the next two months, at which point it may plateau.

Annual and Sick leave



The average sick leave usage decreased slightly and now sits at 5.9 days (down from 6.0 days in December) and tracks below the new public sector benchmark of 8.2 days. As was predicted last month, the average annual leave balance continues to drop due to the holiday season - it is now at 7.1 days (down from 7.6 in December). Annual leave balance is expected to keep decreasing during the summer months as people take time off to enjoy the weather.