

## 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](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, landslide, 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

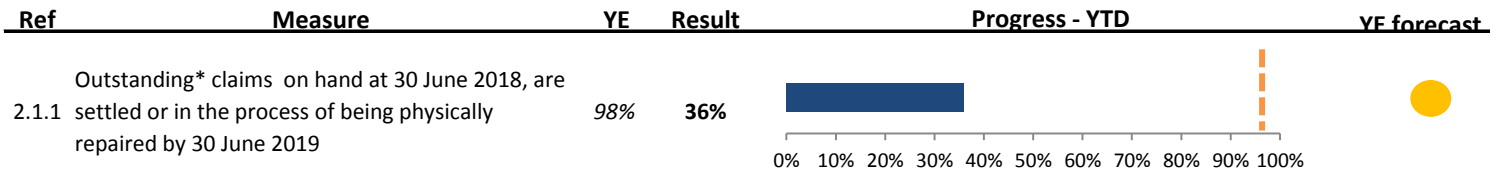
This section tracks EQC's annual and sick leave usages and compares them to the Public Service Benchmark.

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

## Section 1 - Statement of Performance Expectation measures - monthly monitoring

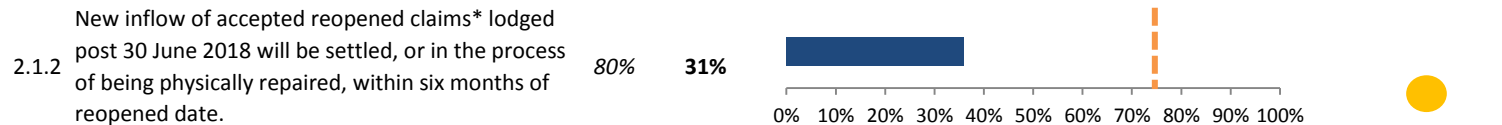
## Output Two - Claims management

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



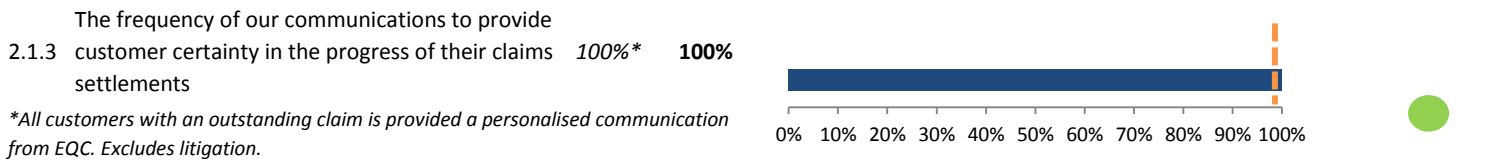
**Commentary:** As at 30 June, there were 3,476 open claims managed internally by the CBU. Just over a third have either been settled or are in the process of being repaired.

*\*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*

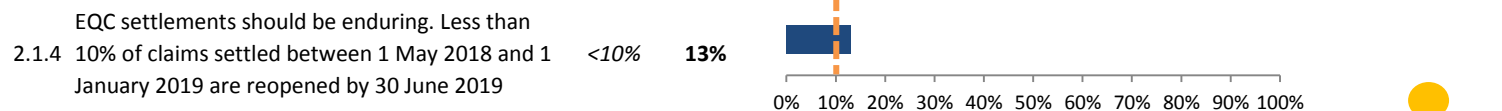


**Commentary:** the number of inflow post 30 June, sits at 767 claims. Of these, 238 claims are either settled or under repair.

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

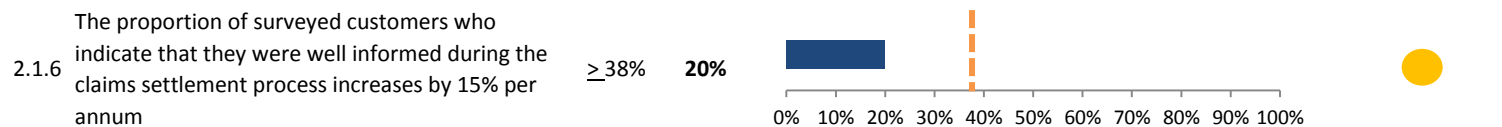
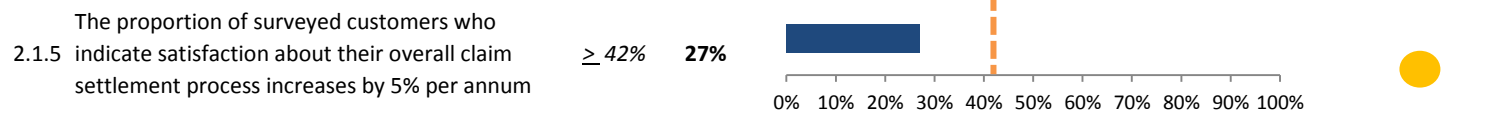


**Commentary:** the CBU conducted a full outbound campaign during July to update customers on the position of their claim.



**Note:** this is a reverse target

**Commentary:** Investigations are underway to determine the drivers, with a proportion expected to relate to administrative tasks.



**Commentary:** Customer satisfaction for the Canterbury Business Unit decreased by eleven percentage points in the month and currently sits at 27%. The “kept informed” measure has remained broadly flat and sits at 20%. It is expected that these scores will increase in coming months as a result of recent initiatives such as the contacting of all customers with an open claim.

Key:

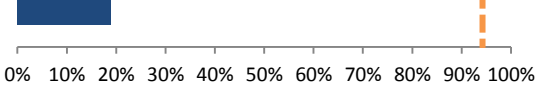



## Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

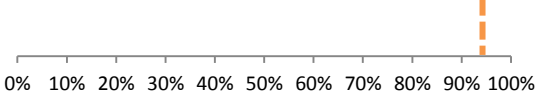

## Output Two - Claims management

## Output 2.2 - Settlement of Kaikōura 2016 Earthquake

Ref	Measure	YE Target	Result	Progress - YTD	YE forecast
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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%	19%		
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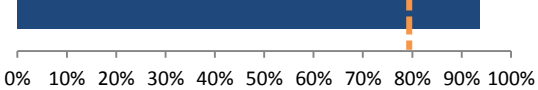

**Commentary:** The number of outstanding claims on hand as at 30 June sits on 848 claims (78 for EQC and 770 for private insurers). To date, of these 19% were settled: EQC settled 2 claims and; private insurers settled 167 of their claims.

2.2.2	Reopened Kaikōura claims lodged post 30 June 2018 will be settled within 6 months of reopening.	90%	0%		
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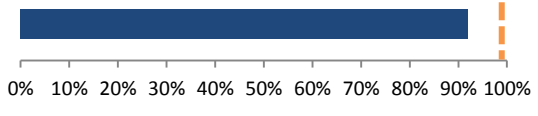

**Commentary:** Both EQC and private insurers have not settled their reopened claims this month. EQC has no reopened claims (post July 2018), whereas private insurers have 91 reopened claims, which still remain open this month.

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

Ref	Measure	YE Target	Result	Progress - YTD	YE forecast
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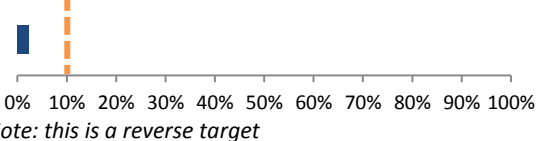

2.3.1	Claims are settled within 90 working days of assessment.	80%	94%		
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**Commentary:** This is an interim result based on 90 calendar days which may have affected stated performance slightly. Going forwards, this result will be based on working days.

2.3.2	The frequency of our communications to provide customer certainty in the progress of their claims settlements	100%*	92%		
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\*All customers with an outstanding claim is provided a personalised communication from EQC

**Commentary:** As at 31 July, 92.1% of customers with an outstanding claim received a personalised monthly communication.

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%	2%		
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Note: this is a reverse target

**Commentary:** As at 31 July, the year to date reopen rate was 2.4%, with 52 claims reopened out of 2,211 claim closures.

Key:

-  Result not available for the month
-  On track for delivery
-  Potential risk of not achieving target
-  Target highly unlikely to be achieved

## 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	YE forecast
2.3.4	The proportion of surveyed customers who indicate satisfaction about their overall claim settlement process increases by 5% per annum.	≥ 62%	70%		
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%	55%		

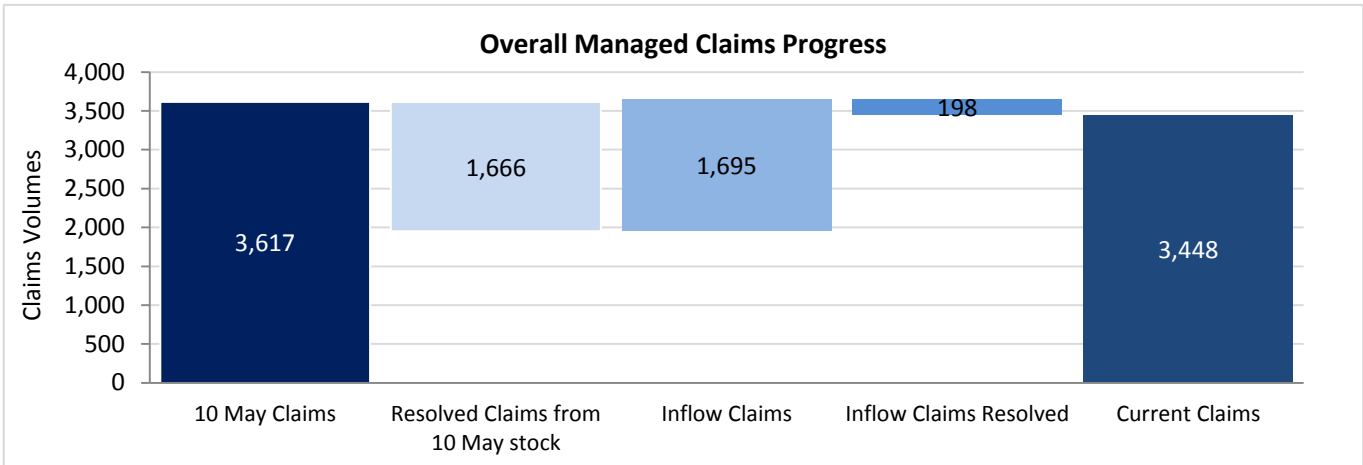
**Commentary:** Customers who are being serviced by the Customer Care team are showing higher satisfaction levels than seen earlier in the year. The team currently sits on 70% satisfaction which is the highest result they have had since March 2017 and above the SoPE target of 62%. In particular, the settlement process and time taken to settle the claim has shown some good improvements.

Key:

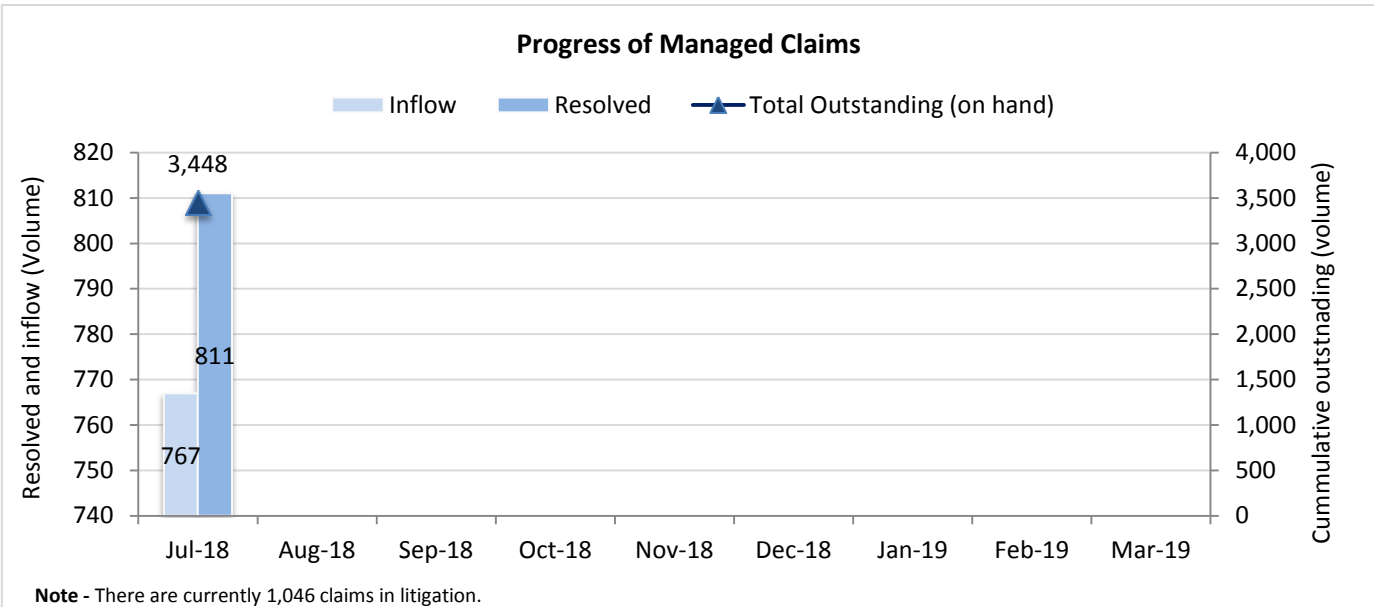
-  Result not available for the month
-  On track for delivery
-  Potential risk of not achieving target
-  Target highly unlikely to be achieved

Section 2 - Canterbury

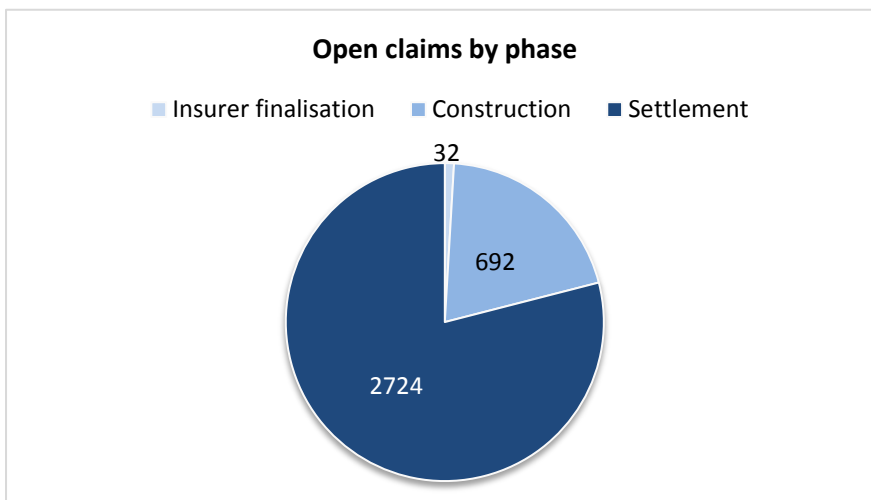
The number of claims resolved each month continues to improve, as we see the benefits of an increased number of staff, and a more focused settlement programme. Although the number of new claims received (inflow) remains high, more targeted triaging, and a focus on 'quality closes' should see this number reduce in coming months.



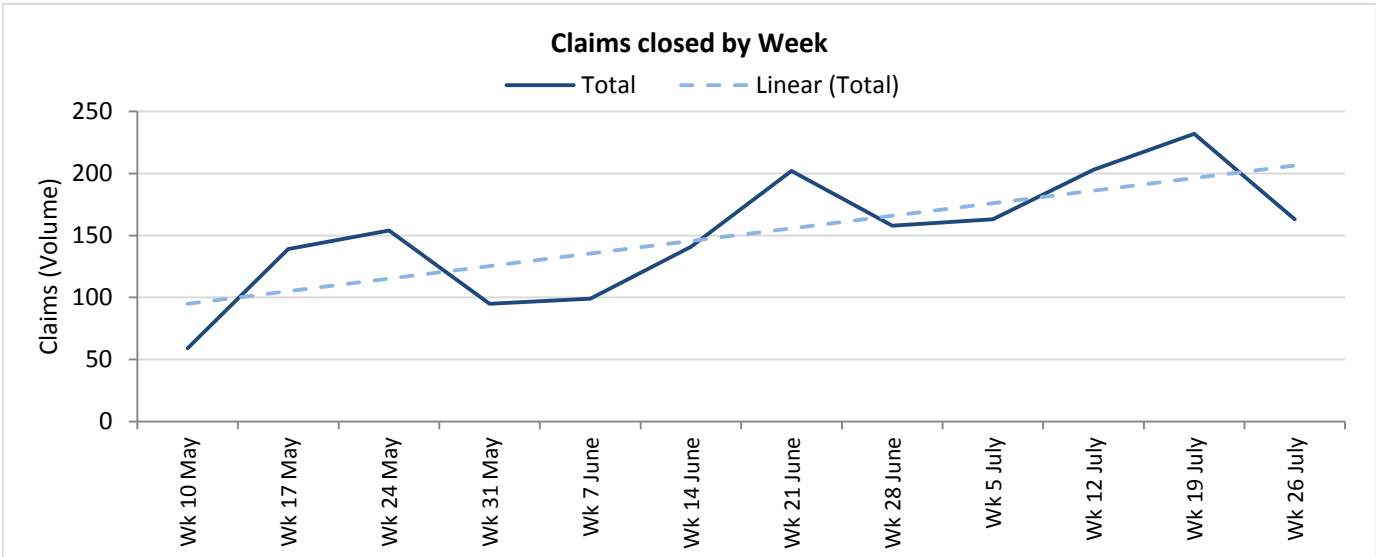
The graph above shows the results of a clear focus on resolving aged claims. Of the 3,617 claims on hand at 10 May, 1,666 (or 46%) have been resolved, leaving the total outstanding at 1,951. Conversely, only 11% of claims received since May have been resolved (198 of the 1,695).



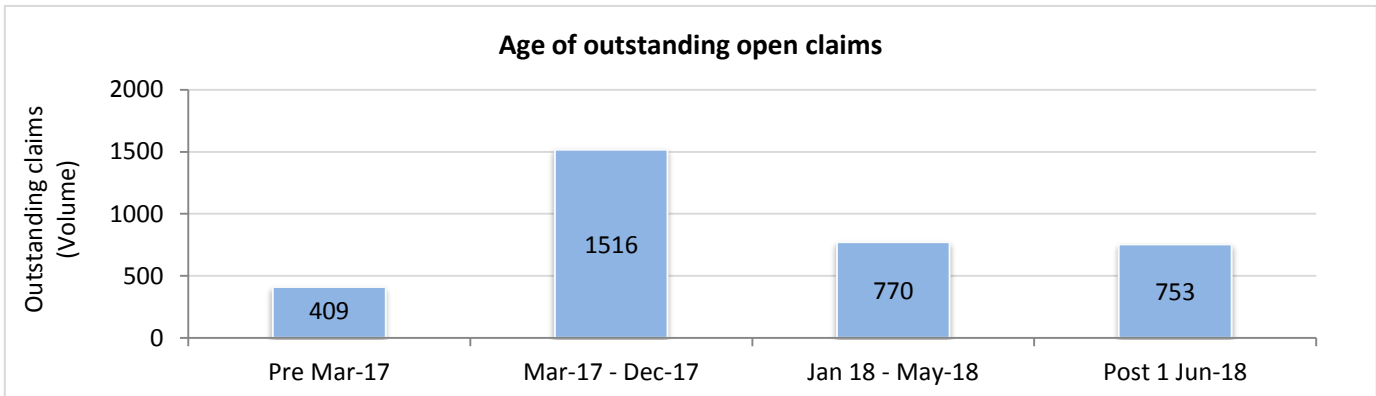
In July, the total number of claims resolved was 811, while 767 claims were opened. This number was higher than the average monthly reopens due to a combination of a backlog in triaging (which has now been resolved). The forecast average is approximately 500 per month.



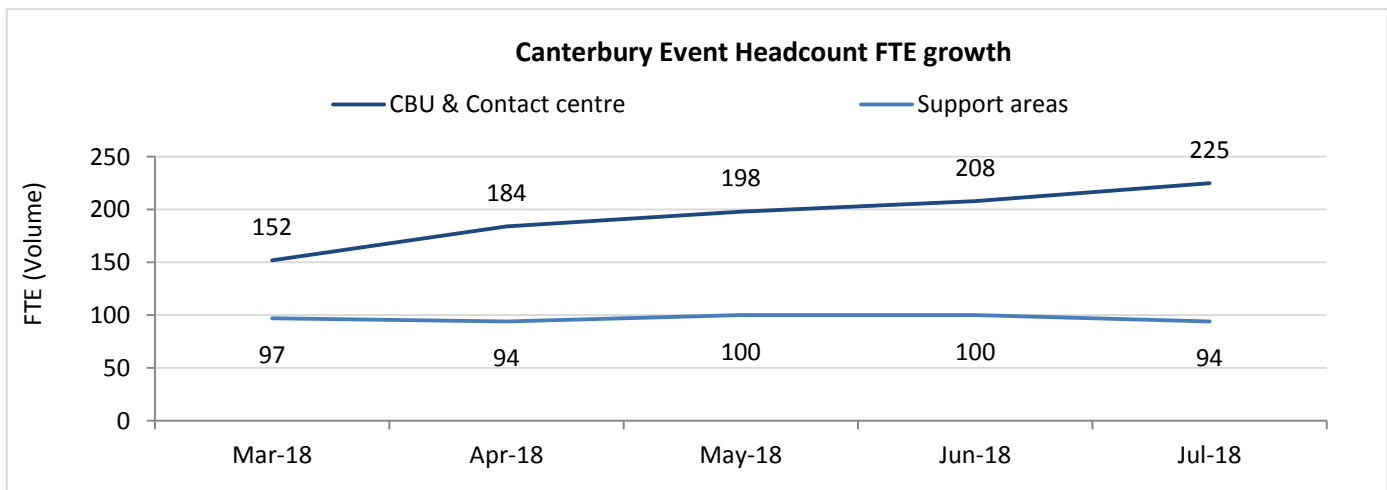
Section 2 - Canterbury (cont.)



The Claims closure rate shows a good upward trajectory. This should continue as external resource is embedded in the teams, and handover processes with insurers improve.

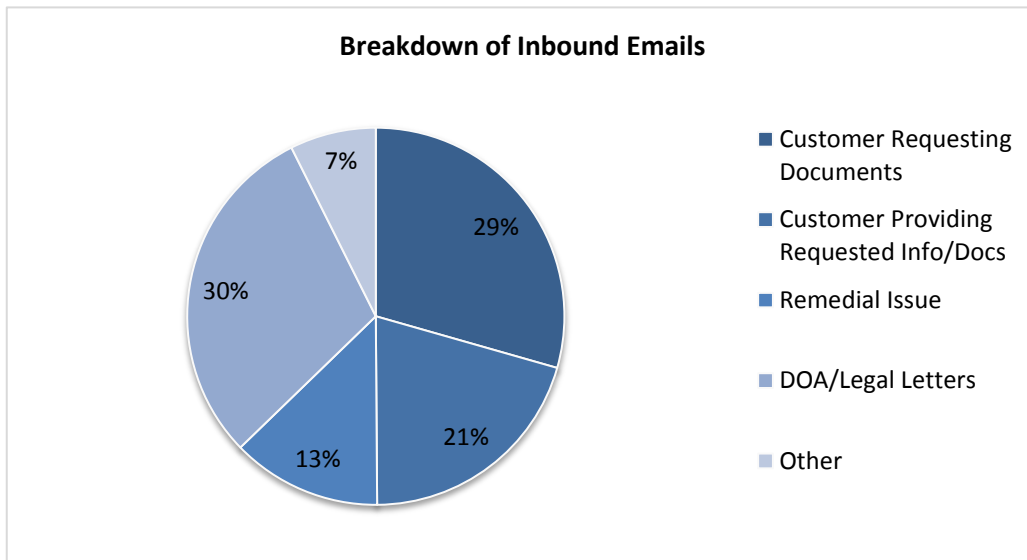
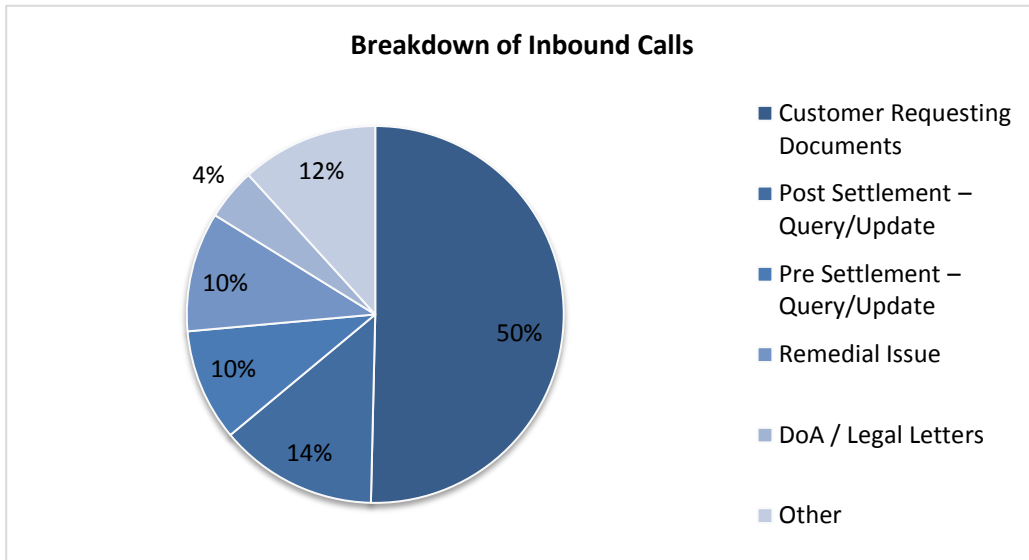


Our immediate focus is to reduce the number of outstanding claims that are older than six months old, while completing a quality triage of new claims. As per the graph above, almost 45% of the claims on hand have been received this year, with 22% received since June this year



This graph shows the steady increase in resources allocated to the Canterbury settlement programme. This dedicated focus has resulted in an improved customer experience, and associated increased settlement rate. External feedback regarding recent initiatives is positive, and we believe we are moving in a more positive, sustainable direction.

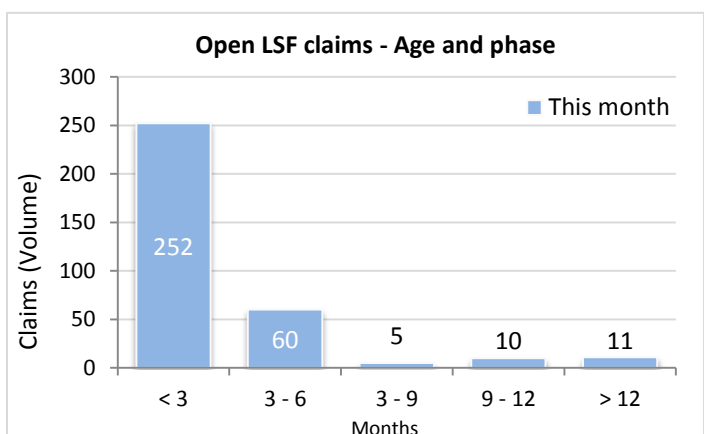
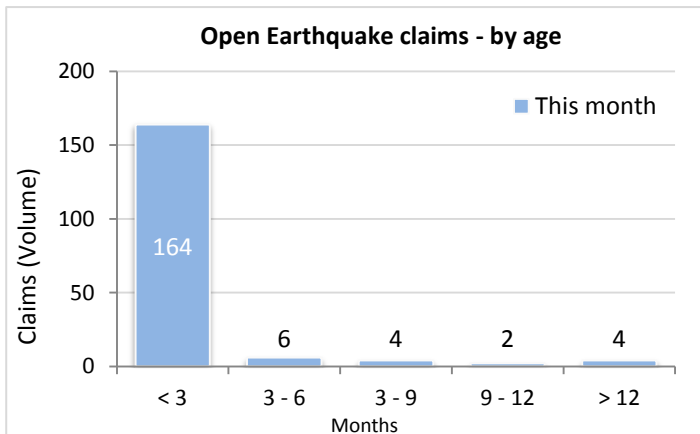
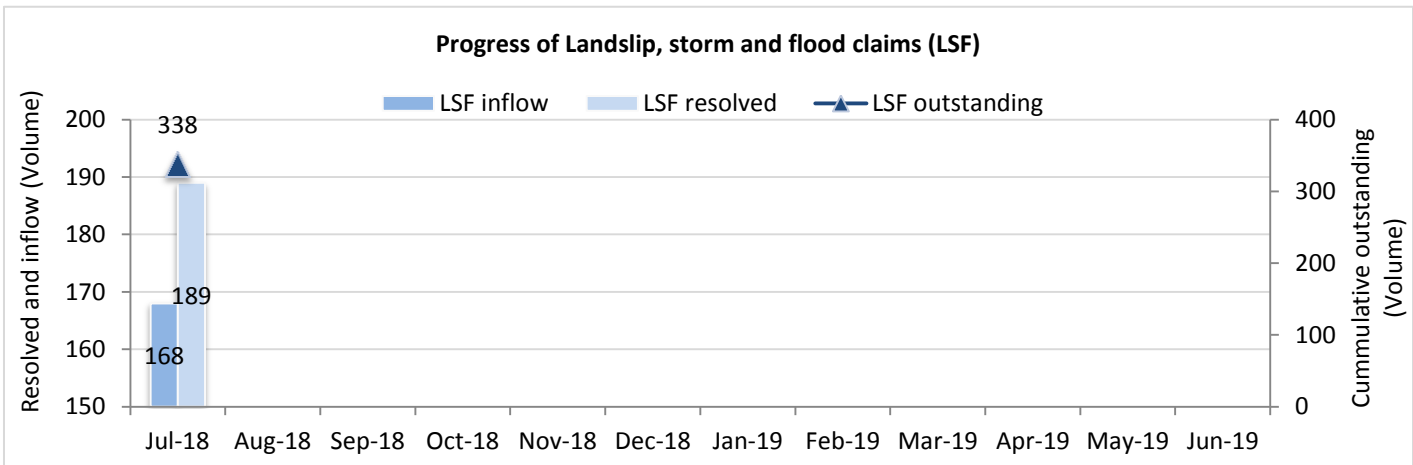
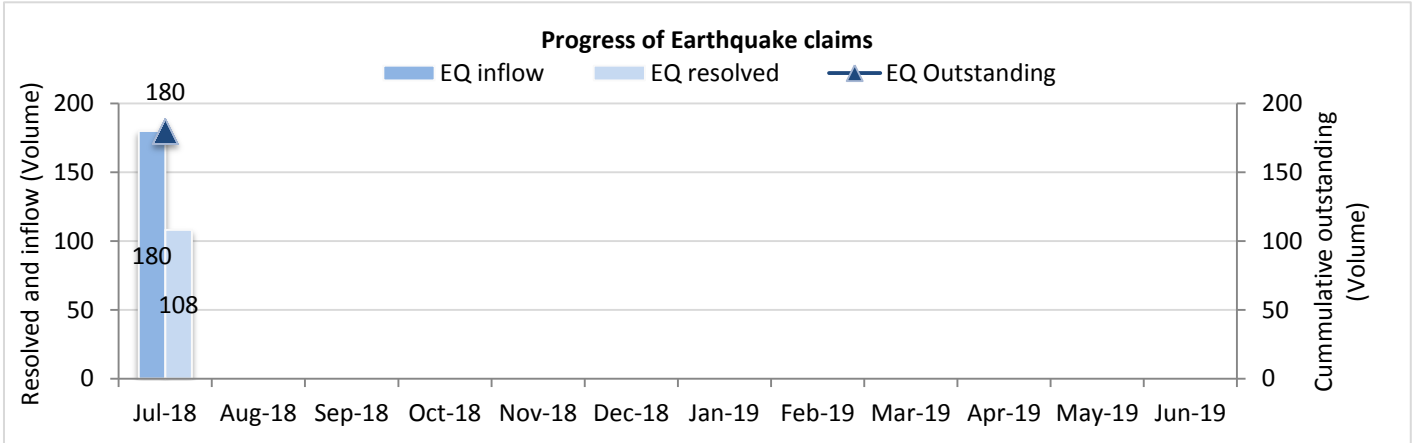
## Section 2 - Canterbury (cont.)



Work continues on analysing the reasons behind the inflow of claims, and the inbound calls and emails to the call centre provide a good indication. The two pie charts represent the split of inbound calls and emails related to the Canterbury event during July. As can be seen, a high percentage of the incoming contact relates to request for documents or the provision of documents rather than remedial issues.

Section 3 - Customer Care

Customer Care is nearing the resolution of all claims created in response to the weather events in January and February of this year. The vast majority of claims open are now less than 3 months old.



Total Call Volume	
Outbound - Inbound Ratio	74:26
Grade of Service	85%
Abandonment Rate	0%
Roll Over No Answer	8
Direct Calls	92%
Total calls received: 2,745	



Section 4 - Customer Satisfaction

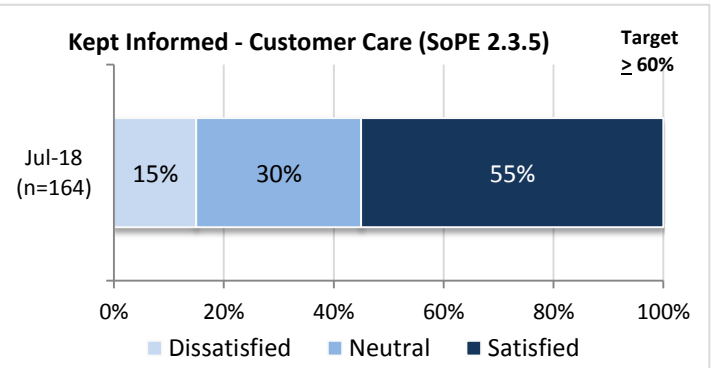
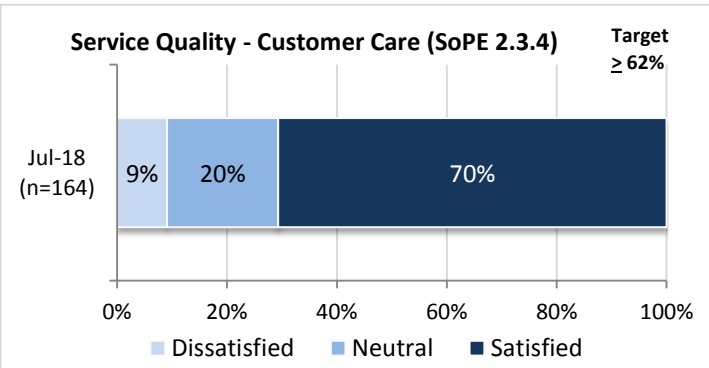
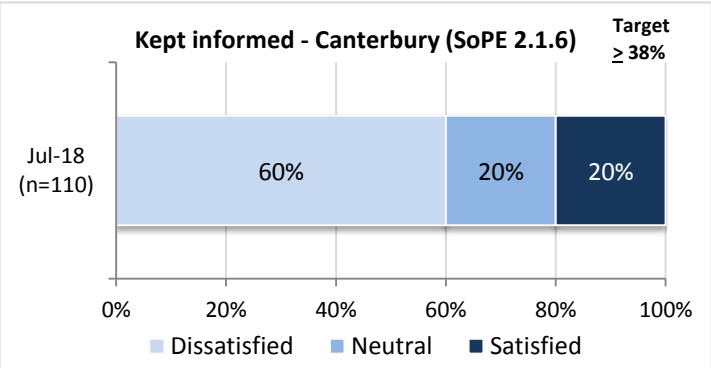
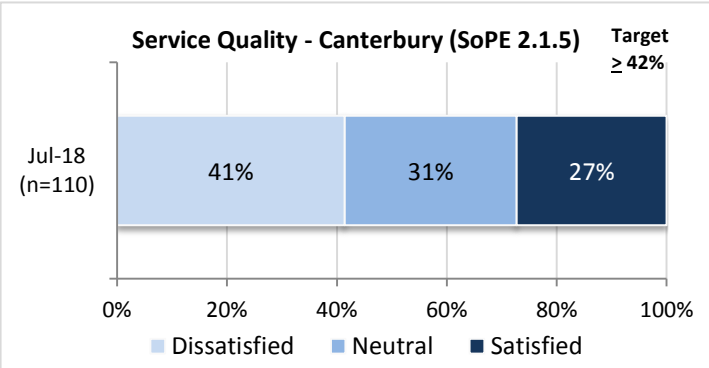
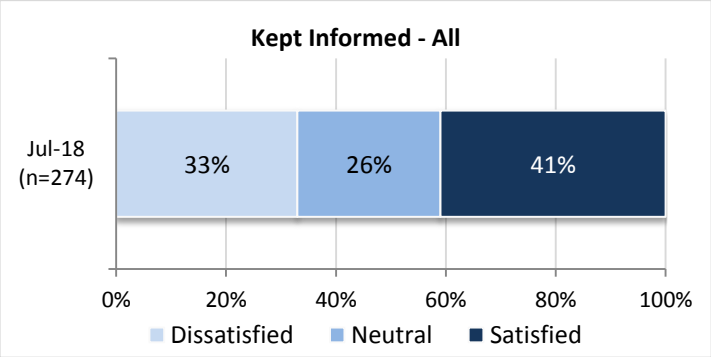
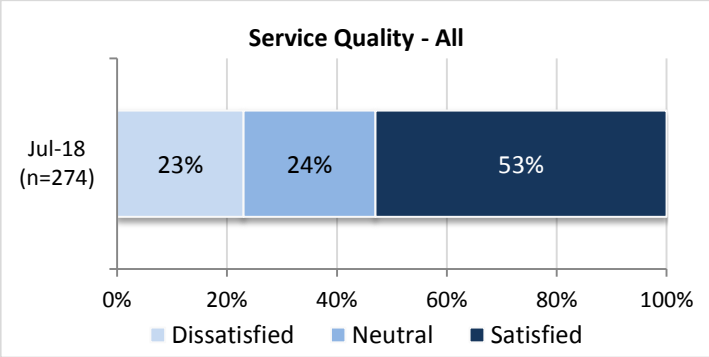
Customer Care satisfaction continues its upward trend (currently above the SoPE targets); and satisfaction in Canterbury has remained stable compared to recent months.

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?



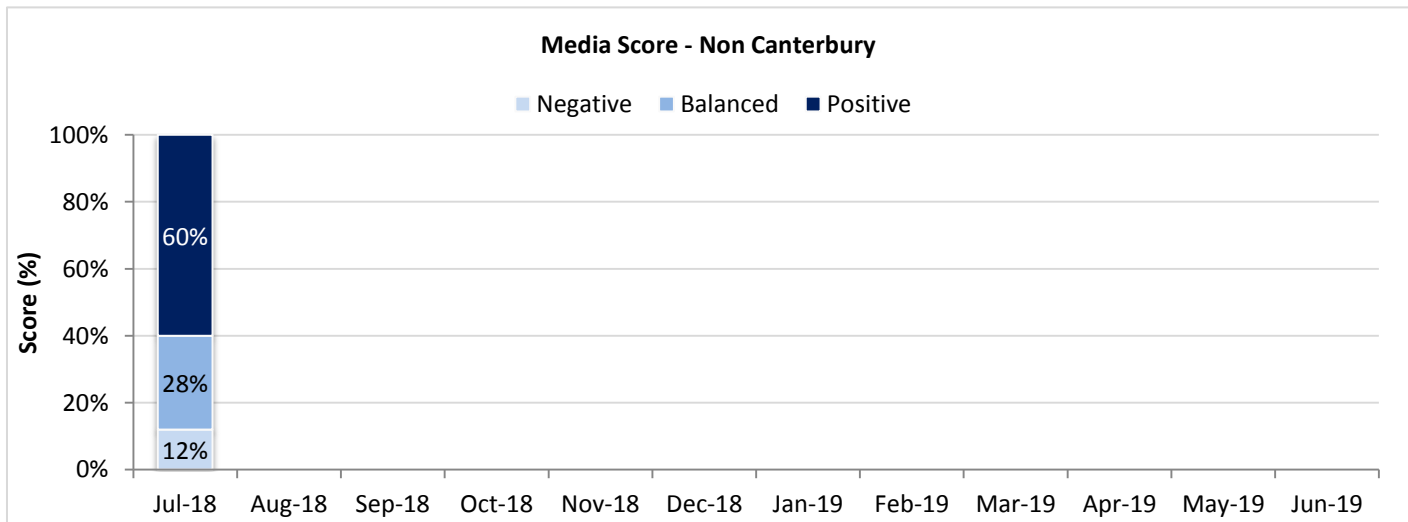
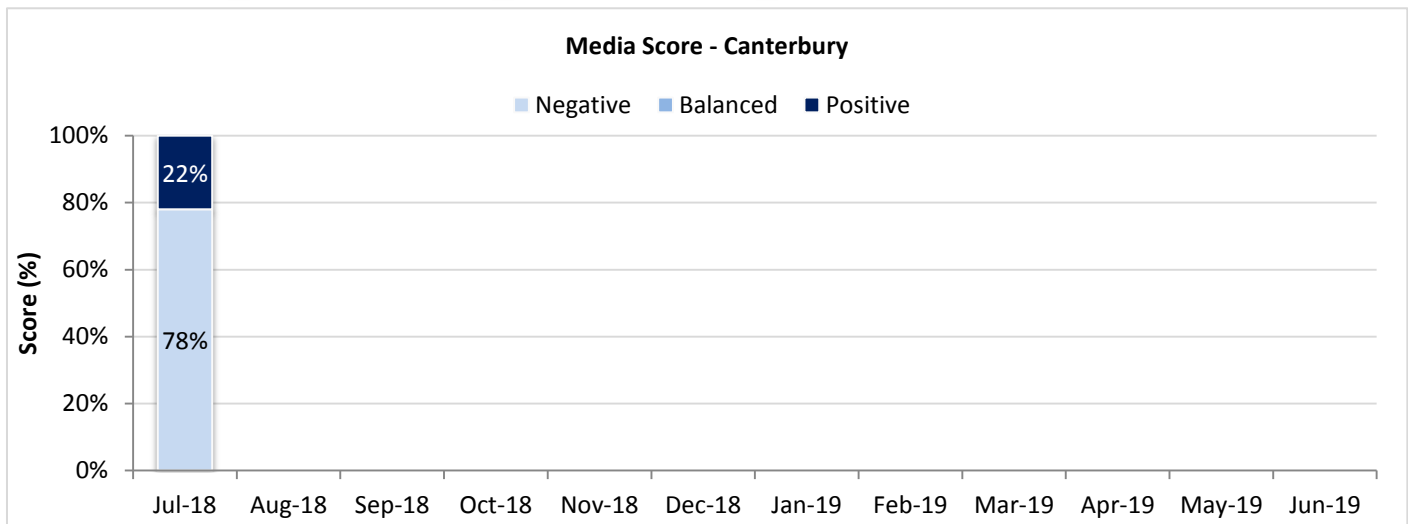
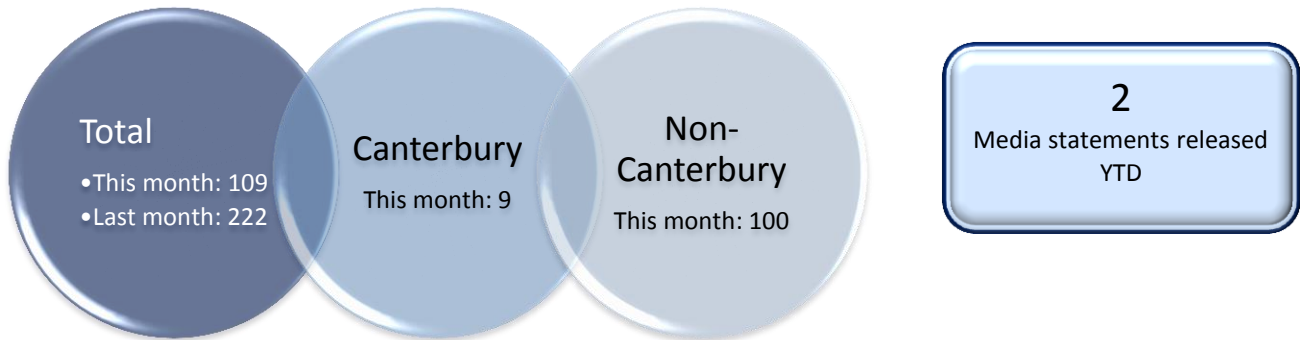
*n* refers to the survey sample size, ie the number of people surveyed for the month

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

Section 5 - Media

July was the most favourable month for EQC since reporting began in 2015 with 82% of all media (Canterbury and non-Canterbury) showing positive/neutral scores. The first media statements for the financial year received a widespread and positive coverage across media channels.

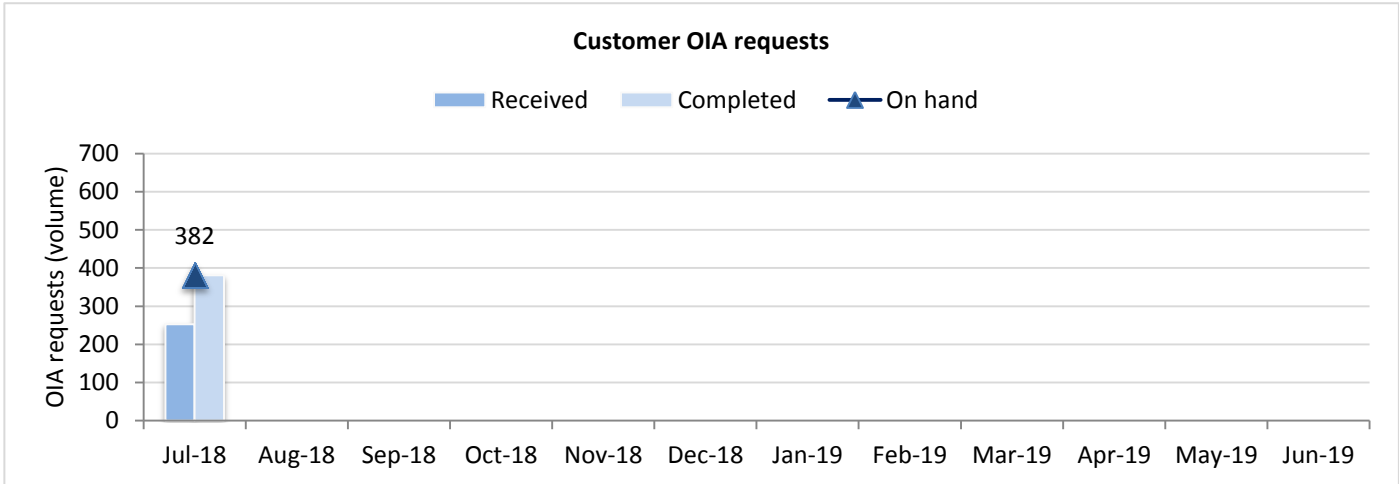
Media articles



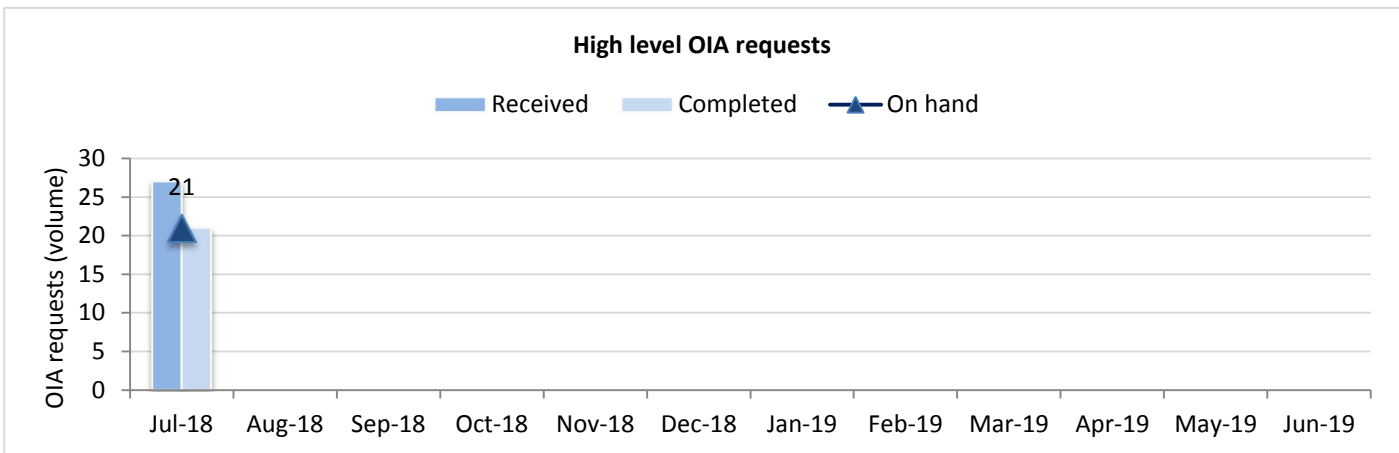
We have taken a different approach this year, and separated the media scores based on Canterbury and non-Canterbury related events. The media score is more favourable across non-Canterbury events, with 60% positive score and only 12% negative. This is a positive start to the 2018-19 financial year.

Section 6 - Official Information Act (OIA) Requests

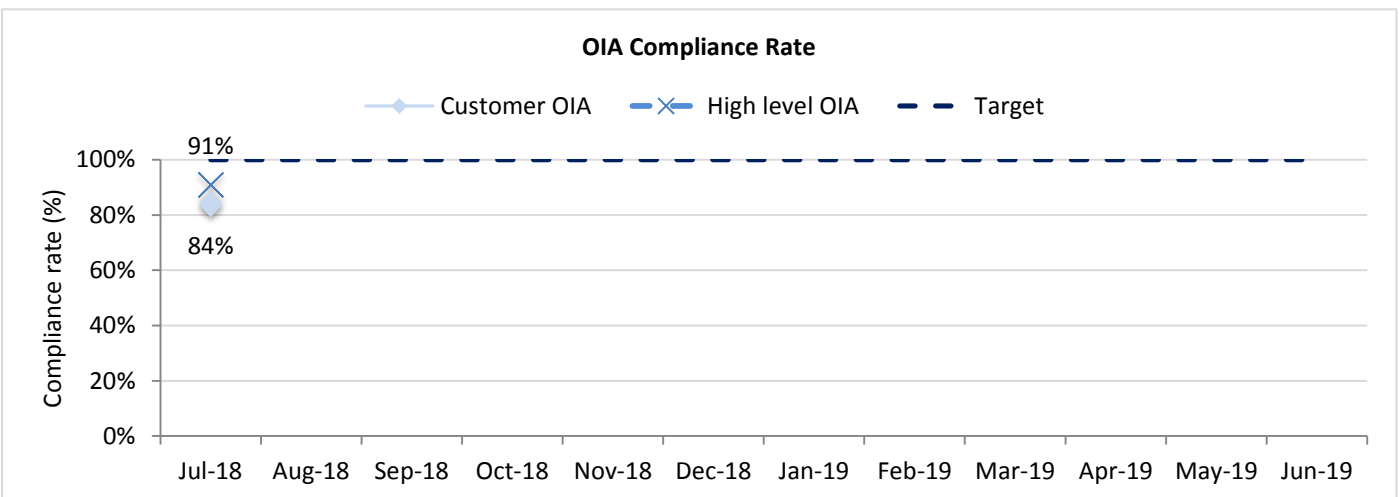
The Customer OIA team has done well to complete the large number of OIAs (from this month and on hand from the previous month). The team is currently sitting on the lowest number of OIAs on hand since December 2017. The high level OIA team has resolved just over half of all their OIAs.



The number of requests received in July dropped from previous months, but the month on month comparative drop is consistent with previous years. The resolution rate in July was considerably higher than the number of received requests, which has led to the lowest number of requests on hand since December 2017.



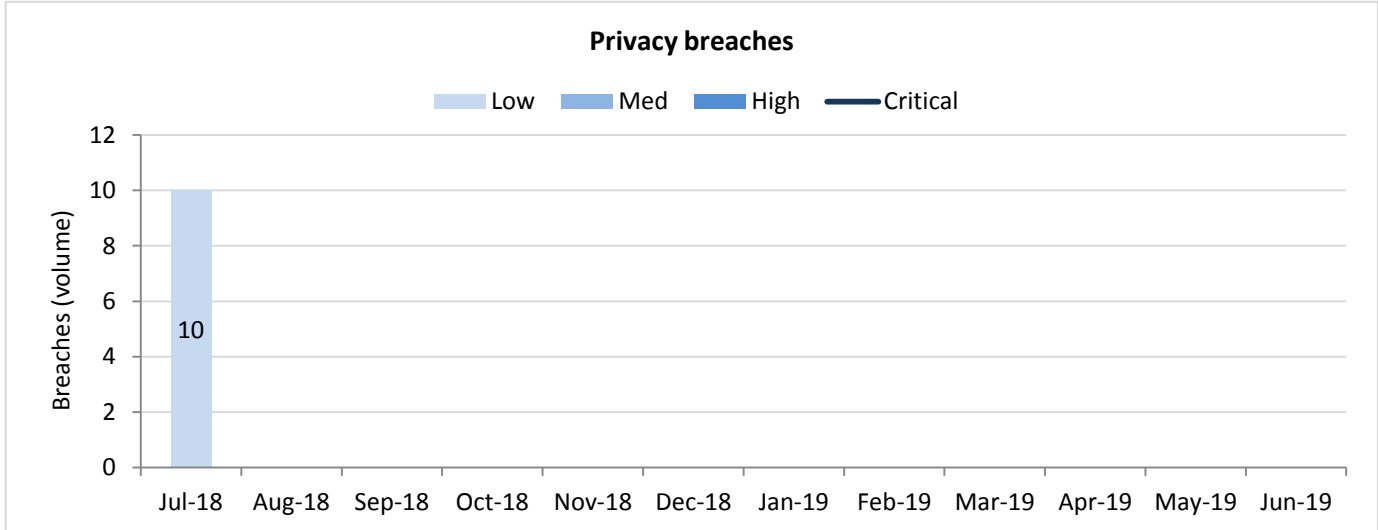
For the first month of the new financial year, the Government Relations Team received 27 new high level OIAs (in addition to the 14 they had on hand at 17-18 year end). This month they have resolved just over half of all OIAs, leaving 21 OIAs on hand.



The compliance rate remained the same as last month. With backlogs from last financial year having been cleared and with the Customer OIA team recruiting more staff, the team is on track to restore its usual high compliance rate. The Public Service OIA compliance rate is expected to be 100%, as was published by State Service Commissioner, Peter Hughes in February 2018.

## Section 7 - Privacy breaches

There were ten breaches this month, all of which are low level. Majority of the breaches occurred when an incorrect document was sent in error.



For the month of July, the Risk and Compliance Team recorded 10 privacy breaches (all low level) .

Breaches this month consist of: incorrect documents sent out (4); incorrect email addresses were used (3); unauthorised release of personal information (1); incorrect email or letter content (1) and; information disclosed in error during a phone call (1). Where appropriate unauthorised recipients were asked to delete, destroy or return information they received in error.

Low
<ul style="list-style-type: none"> <li>Non-sensitive information disclosure;</li> <li>Single person affected</li> </ul>

Medium
<ul style="list-style-type: none"> <li>Non-sensitive information disclosure</li> <li>Single or few (less than 10) individuals affected</li> <li>Harm unlikely</li> <li>Not contained, or contained and possible complaint</li> </ul>

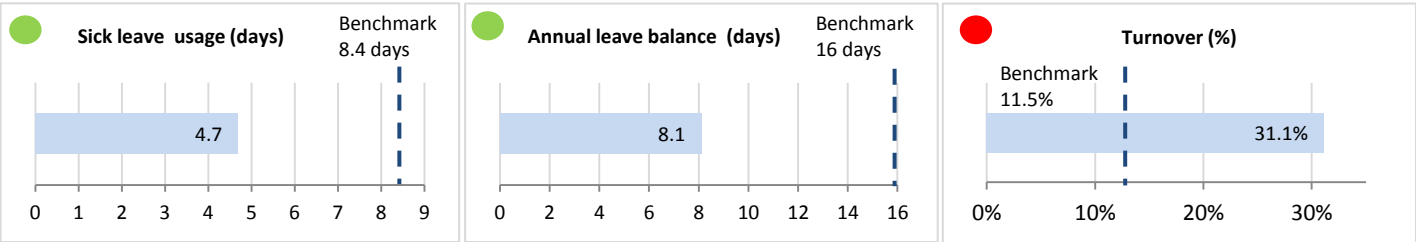
High
<ul style="list-style-type: none"> <li>Sensitive information disclosure</li> <li>Multiple person repeat or continued failure</li> <li>Harm caused or likely to be caused to individuals</li> <li>Not contained</li> </ul>

Critical
<ul style="list-style-type: none"> <li>Sensitive information disclosure</li> <li>Systems integrity compromised</li> <li>Disclosure of large amount of personal information</li> <li>Harm caused to individual/s</li> <li>Significant media or reputational damage likely</li> <li>Not contained and/or unresolved</li> <li>No harm arising</li> <li>Contained and resolved</li> </ul>

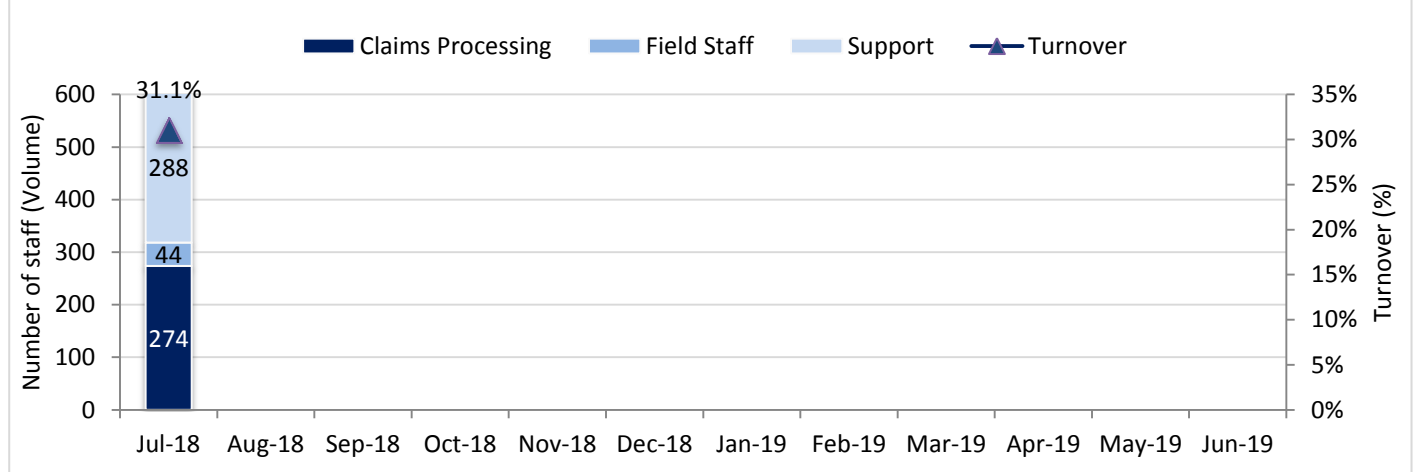
Section 8 - HR Operations

While sick leave usage and annual leave balances track well below the public sector benchmark, turnover is much higher than the public sector benchmark. Work is currently underway to provide better transparency on this, however, as there are now very few employees with fixed term contracts this should improve the rate.

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

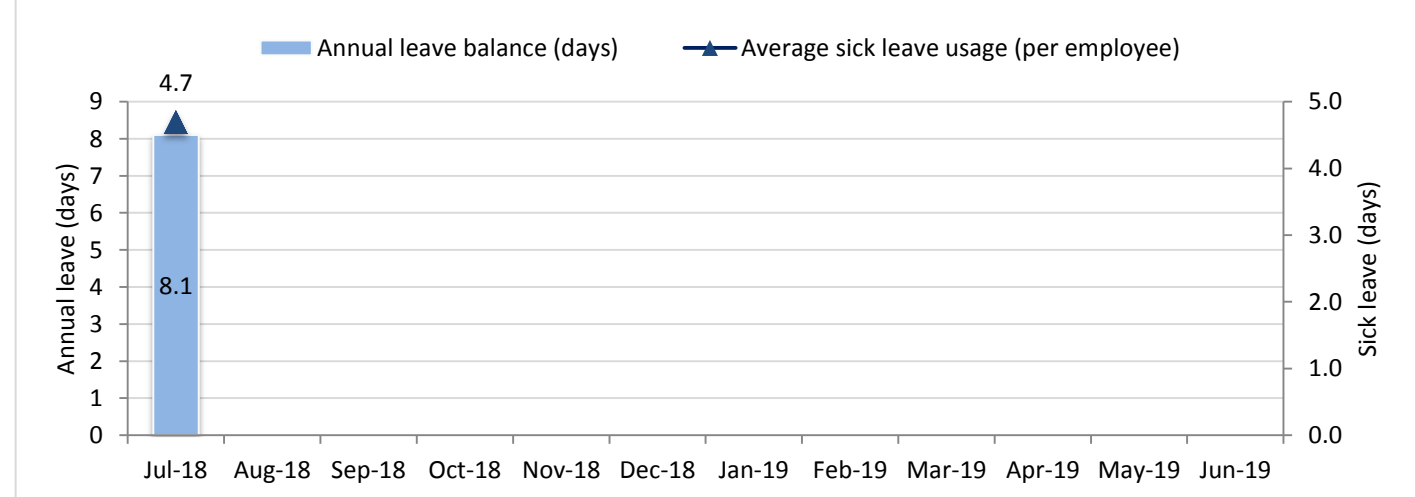


Headcount and Turnover



An increase in hiring external consultants in the CBU Settlements Team is the drive behind the headcount figures. The high turnover rate (31.1% in July and 29.5% in June) is driven by conversion of fixed term employees to permanents. That process has started in March 2018 and is now complete. Going forward, the number of Fixed Term employees is expected to stay low.

Annual and Sick leave



Both annual leave balance and sick leave usage have increased from last month but still track favourably against Public Sector averages. The average sick leave usage sits at 4.7 days (up from 4.5 days in June) and tracks below the public sector benchmark of 8.4 days. Similarly, the average annual leave balance is currently at 8.1 days (up from 7.5 days in June) and is well below the 16 days benchmark.