

How to use this dashboard

This dashboard shows a monthly snapshot of EQC's progress across its operational spectrum as well as how we track in relation to the performance measures in our *Statement of Performance Expectations 2021-22*. Below is a summary of each section.

Section 1 - Statement of Performance Expectations (SoPE) measures

This section shows progress across those SoPE measures that can be measured on a monthly or quarterly basis. The results are cumulative year-to-date results which reflect the year-to-date progress bar to reach the year-end target. The SoPE 2021-22 is one of our public accountability documents which can be found on our website:

<https://www.eqc.govt.nz/about-eqc/publications/statement-of-performance-expectations>

Section 2 - Canterbury*

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury'). It shows how many claims have been reopened (inflow), how many claims have been resolved during the month (resolved), and how many are outstanding at the time of reporting (on hand). We also profile our remaining on hand claims by age, by complexity, by settlement pathway, and by reason for reopening the claim. This section also provides visibility on our progress to resolve claims in dispute (claims subject to legal proceedings or other dispute resolution pathways).

Government on-sold support package

This sub-section outlines our progress in the delivery of the Government on-sold support package, on behalf of the Government, to support owners of on-sold over-cap properties in Canterbury to access financial help to have their homes repaired.

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

This section covers all claims that are not related to the specific Canterbury and Kaikōura events. Here, we track our claims management progress by how many we have received during the month (inflow), how many we have resolved in the month (resolved), and how many are on hand (outstanding). The data in this section is organised by the type of natural disaster damage for which a claim may be lodged (namely earthquake, landslip, flood or storm damage). In this section we also profile our remaining on hand claims by damage type and age. We also report on any new natural disaster events that have occurred during the reporting period that have had an impact on claim inflow.

Claims subject to management under the Natural Disaster Response Agreement (NDRA)

Under the Natural Disaster Response Agreement (NDRA), which came into effect on 30 June 2021, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). However, EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Section 4 - Resilience

This section monitors the progression of EQC's contribution to reducing risk and building resilience to natural hazards in New Zealand. The section also monitors the perceptions of key stakeholders around the quality and relevance of the outputs of EQC's investment in research (usefulness, usability and use), our contribution to building resilience to natural hazards and the quality of our partnering in these areas. Monitoring also includes the public's perceptions of how we are doing with enhancing public understanding of natural hazard risk and our influence on the public to take action to reduce this risk. Reporting on progress will occur on a quarterly basis.

Section 5 - Customer Focus

This section monitors the quality of our customer focus through customers' satisfaction with their interactions with EQC. There are three key strands which align to the customer focus metrics in the SoPE 2020-21:

- 'Service Quality' of their overall claims experience and, for Canterbury customers, reflection on their most recent experience;
- 'Timeliness and quality of Complaints Resolution'; and
- 'Enduring settlements'.

The data comes from the customer satisfaction survey that TNS Kantar undertakes on our behalf each month. This section also summarises the volume of customer contacts by phone, email and post.

Note: Due to timing of the survey, the customer satisfaction results are reported a month in arrears.

Section 6 - Media

This section monitors the tone and impact of EQC's coverage in both traditional and social media. It keeps a year-to-date count of the number of media statements released by EQC, and also how many times EQC appeared in the media during the month (media articles). The section also provides a view on what's driving our media impact and the leading messages and themes shaped by these drivers in both media formats.

Section 7 - Official Information Act (OIA) Requests

This section monitors the number of OIAs we have received, completed and have remaining on hand at the end of the month. Our OIAs are divided into two types: those in which our customers' request information and/or supportive information from us on their claim (Customer OIA); and OIA requests that relate directly to EQC and/or operational activities (Organisational OIAs). Our compliance rate for both request types is monitored and reported here.

Section 8 - Privacy Breaches

This section provides a monthly update on EQC's compliance matters, in particular, the severity and nature of reported privacy breaches as well as any emerging themes.

Section 9 - HR Operations

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

*The published report made available to the public excludes a section on Kaikōura that has been excluded as it includes private commercially sensitive insurer data.

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output One - Recovery after an event

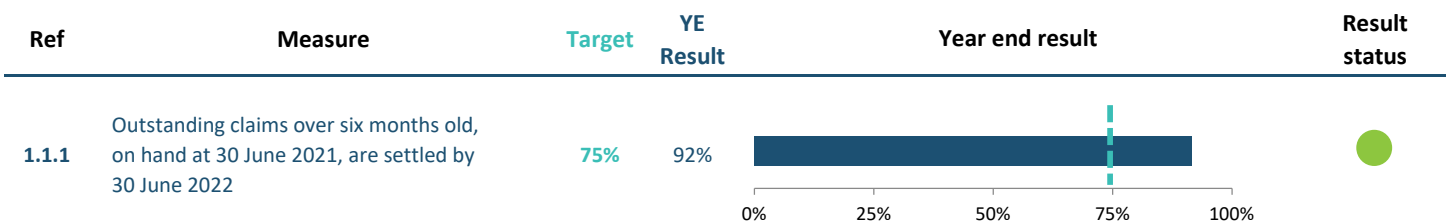
Output 1.1 - Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

Output 1.1 is specifically focussed on providing service to EQC's customers with claims from the 2010-2011 Canterbury earthquake sequence, including claims EQC is managing on behalf of Southern Response Earthquake Services Limited (Southern Response). The measures address both the timeliness and customer focus of EQC's claims resolution.

The measures in this output class are a continuation from the 2020-2021 financial year. From 2021-2022, measures are likely to be re-evaluated to reflect the smaller number of claims and the different treatments required for them.

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

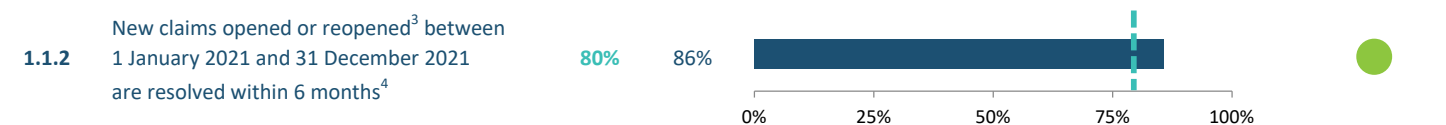
Performance measures | Timeliness



Commentary:

Target of 75% achieved.

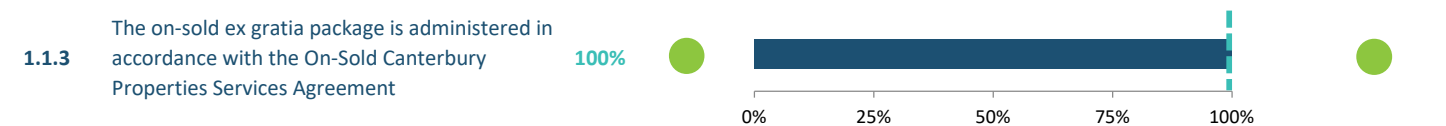
At 30 June 2022, we have closed 453 (92%) of the 495 claims that were outstanding (over 6 months old).



Commentary:

Target of 80% achieved.

At 30 June 2022, 2650 (86%) of the 3090 in-scope claims that were reopened in January-December 2021 have been settled within 6 months of their reopened date.



Key performance measures outlined in the On-Sold Canterbury Properties Services Agreement	Standard	Result
EQC will initiate direct contact with the Applicant within 10 Business days of receipt of the Application.	100%	100%
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%
EQC will provide reporting to the Treasury as specified in Schedule 4 of the On-Sold Canterbury Properties Services Agreement.	Achieved	Achieved
Applications for ex gratia payments will be assessed against the criteria specified in the On-Sold Canterbury Properties Services Agreement and a decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%

³The open claim has been resolved (closed) from the perspective of the business (EQC). An open claim may be classified as resolved where the customer has been asked to provide further information related to their claim (over a period) that has not occurred. This approach is consistent with that taken by the private insurers. To count as reopened, EQC needs to have triaged the request and accepted the possibility of further activity being required.

⁴Does not include claims in litigation or where a customer appoints a third party to represent them.

Key:



Result to be confirmed



Target partially achieved



Performance trend increase



Target achieved



Target not achieved



Performance trend decrease

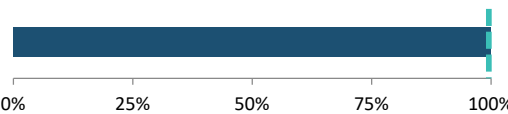

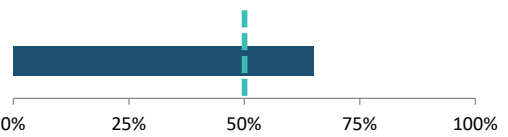

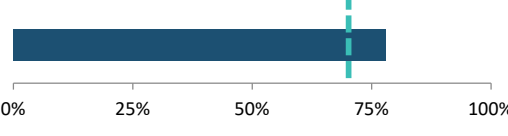

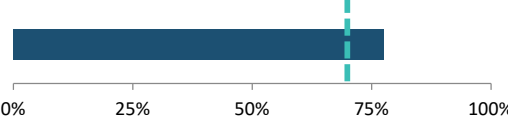

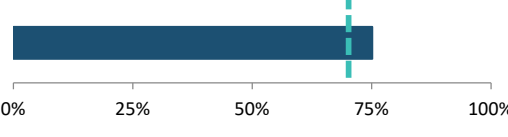



No change in performance trend

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


Output One - Recovery after an event (cont.)

Performance measures | Customer Focus

Ref	Measure	Target	YE Result	Year end result	Result status
1.1.4	Claims managed on behalf of Southern Response are managed in accordance with the Agreement Relating to Management of Outstanding Canterbury Claims between EQC and Southern Response	100%	100%		
Commentary: Under clause 6.6 of the Agreement relating to management of outstanding Southern Response earthquake claims, EQC must obtain Southern Response's written agreement prior to proceeding, where the Settlement Sum or Repair or Rebuild Sum exceeds the Cap by more than \$50,000.					
1.1.5	More than 50% of surveyed customers are satisfied with their overall claims experience ⁵	>50%	65%		
Commentary: Target of 50% achieved. At 30 June 2022, 65% of surveyed customers were satisfied with their overall claims experience. Post report note: while results are normally reported one month in arrears, this report has been updated to enable the year end result to be included.					
Reflecting on their most recent experience:					
1.1.6	More than 70% of surveyed customers agree or agree strongly that EQC was transparent and fair in all interactions	>70%	78%		
Commentary: Target of 70% achieved. At 30 June 2022, 78% of surveyed customers agreed or strongly agreed that EQC was transparent in fair in all interactions. Post report note: while results are normally reported one month in arrears, this report has been updated to enable the year end result to be included.					
1.1.7	More than 70% of surveyed customers agree or agree strongly that EQC was responsive to their individual needs and situation during their recent claim experience	>70%	78%		
Commentary: Target of 70% achieved. At 30 June 2022, 78% of surveyed customers agreed or strongly agreed that EQC was responsive to their individual needs and situation. Post report note: while results are normally reported one month in arrears, this report has been updated to enable the year end result to be included.					
1.1.8	More than 70% of surveyed customers indicate that all communications from EQC were clear and concise, and that they were clear on next steps for their claim	>70%	75%		
Commentary: Target of 70% achieved. At 30 June 2022, 75% of surveyed customers agreed/ strongly agreed that communications from EQC were clear and concise, and that they were clear on their next steps. Post report note: while results are normally reported one month in arrears, this report has been updated to enable the year end result to be included.					

⁵Continuation of measure 2.1.5 from FY2019-20

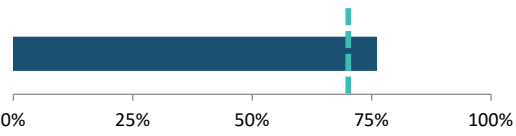

Key:

	Result to be confirmed		Target partially achieved		Performance trend increase		No change in performance trend
	Target achieved		Target not achieved		Performance trend decrease		

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

Output One - Recovery after an event (cont.)

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

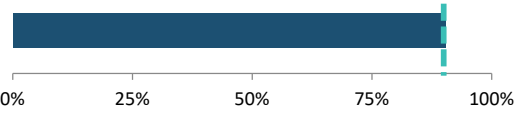

Ref	Measure	Target	YE Result	Year end result	Result Status
1.1.9	More than 70% of surveyed customers agree or strongly agree that EQC acted as experts with the skills, knowledge and desire to help them	>70%	76%		

Commentary:

Target of 70% achieved.

At 30 June 2022, 76% of surveyed customers agreed/ strongly agreed that EQC acted as experts with the skills, knowledge and desire to help them.

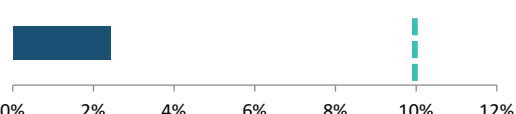

Post report note: while results are normally reported one month in arrears, this report has been updated to enable the year end result to be included.

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

Target of 90% achieved.

Of all complaints received relating to Canterbury claims, 90% have been resolved within the target timeframe. Of the 3 complaints with the target close date of June 2022, all complaints were resolved within the target timeframe.

1.1.11	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months ⁷	<10%	2%		
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Commentary:


Target of <10% achieved for SOPE measure 1.1.11.

Of the 3756 in-scope claim closures between 01 January to 31 December 2021, 91 (2%) were reopened within 6 months of closure.

⁶Previously this measure was broken down into three categories depending on claim complexity.

⁷This will not include claims re-opened for purposes such as minor works or for making a payment or insurer facilitation).

Key:

	Result to be confirmed		Target partially achieved		Performance trend increase		No change in performance trend
	Target achieved		Target not achieved		Performance trend decrease		

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

Output One - Recovery after an event (cont.)

Output 1.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)

Output 1.2 is focussed on claims unrelated to the 2010-2011 Canterbury earthquake sequence. These measures address the speed, quality and cost of EQC's claims resolution. From mid-2021, these measures will relate to the services provided by private insurers on EQC's behalf.

Output 1.2 | Performance measures | Timeliness

Ref	Measure	Target	YE Result	Year end result	Result status
1.2.1	Claims lodged between 1 January 2021 and 31 December 2021 are resolved within six months	90%	90%	<p>N=3180, 90% N=2003, 100% N=1177, 73%</p> <p>■ Total ■ EQC Managed ■ Insurer Managed</p>	●
1.2.2 ⁸	Claims that have not been settled within six months of lodgement are settled within 90 working days of the assessment phase being completed	90%	82%	<p>N=105, 82% N=28, 100% N=77, 75%</p> <p>■ Total ■ EQC Managed ■ Insurer Managed</p>	●

Commentary:

Target of 90% achieved for SM 1.2.1. At 30 June 2022, 2860 (90%) claims of the 3180 in-scope claims lodged between January-December 2021 were resolved within 6 months. EQC managed claim performance across FY21-22 was 100% (N=2003). Insurer managed claim performance across FY21-22 was 73% (N=1177).

Target of 90% not achieved for SM 1.2.2. As at 30 June 2022, 86 (82%) of the 105 in-scope claims not settled within 6 months of lodgement, have subsequently been settled within 90 working days of the assessment process being completed. EQC managed claims performance across FY21-22 was 100% (N=28). Insurer managed claim performance across FY21-22 was 75% (N=77).

Insurer Managed claims will affect performance of SoPE 1.2.1 and 1.2.2 from January 2022 (6 months after the commencement of the Natural Disaster Response Model (NDRM) on 30 June 2021).

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

Under the NDRM, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Output 1.2 | Performance measures | Customer Focus

1.2.3	More than 70% of surveyed customers are satisfied with their overall claims experience	>70%	62%	Overall performance <p>N=503, 62.0% N=300, 63.9% N=203, 59.1%</p> <p>■ Total ■ EQC Managed ■ Insurer Managed</p>	●
1.2.4	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was transparent and fair in all interactions	>70%	56%	Overall performance <p>N=503, 56.1% N=300, 54.1% N=203, 59.1%</p> <p>■ Total ■ EQC Managed ■ Insurer Managed</p>	●
1.2.5	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was responsive to their individual needs and situation during their recent claim experience	>70%	60%	Overall performance <p>N=491, 60.0% N=289, 59.4% N=202, 60.7%</p> <p>■ Total ■ EQC Managed ■ Insurer Managed</p>	●

Commentary:

Target not achieved or SMs 1.2.3-5 (target against for these measures was 70%).

SM 1.2.3: 62% result achieved | SM 1.2.4: 56% result achieved | SM 1.2.5: 60% result achieved

Post report note: while results are normally reported one month in arrears, this report has been updated to enable the year end result to be included..

Note: Insurer managed performance began contributing to results for SMs 1.2.3-5 from October 2021.

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

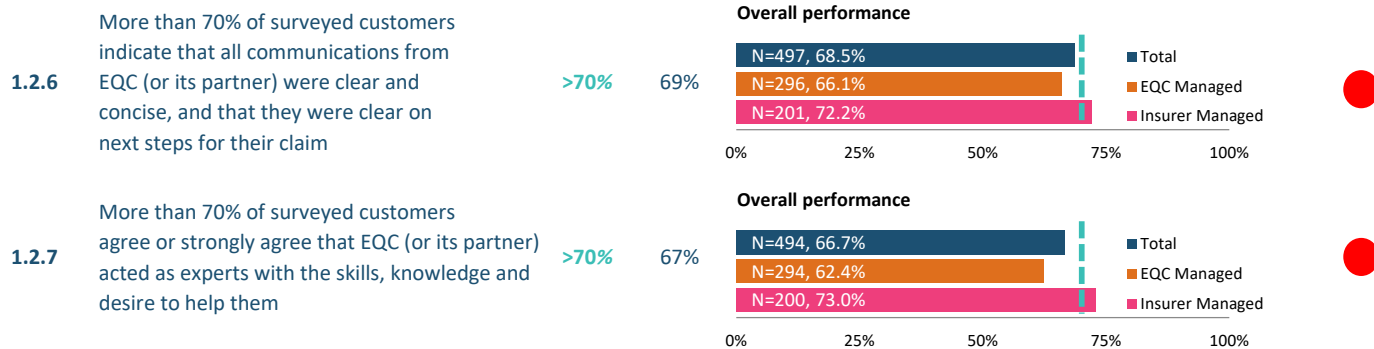
Key:

●	Result to be confirmed	●	Target partially achieved	↑	Performance trend increase	↔	No change in performance trend
●	Target achieved	●	Target not achieved	↓	Performance trend decrease		

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

Output One - Recovery after an event (cont.)

Output 1.2 | Performance measures | Customer Focus

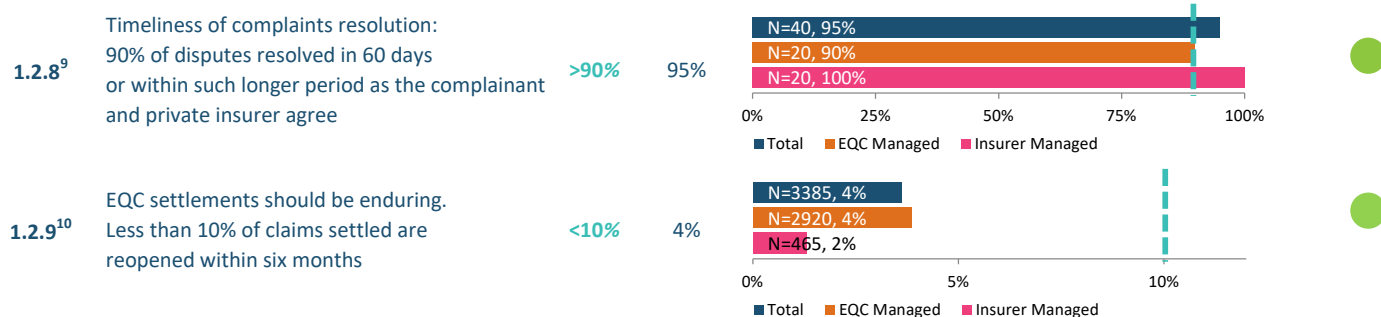
**Commentary:**

Target not achieved or SMs 1.2.3-5 (target against for these measures was 70%).

SM 1.2.6: 69% result achieved | SM 1.2.7: 67% result achieved

Post report note: while results are normally reported one month in arrears, this report has been updated to enable the year end result to be included..

Note: Insurer managed performance began contributing to results for SMs 1.2.6-7 from October 2021.

**Commentary:**

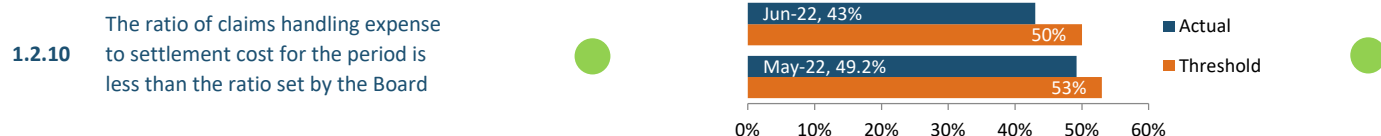
Target of 90% achieved for SM 1.2.8. Of all in-scope complaints received related to other natural disasters events (excl. Canterbury and Kaikōura), 95% have been resolved within the target timeframe. EQC managed complaints performance across FY21-22 was 90% (N=20). Insurer managed complaint performance across FY21-22 was 100% (N=20), with complaints meeting the 60 day timeframe for resolution, or within a longer period the complainant and insurer agree on. **Note:** Volatility of results for this measure due to low volumes of complaints.

Target of <10% achieved for SM 1.2.9. Of the 3385 in-scope claims closures between 01 January 2021 to 31 December 2021, 123 (4%) were reopened within 6 months of closure. EQC managed claim performance across FY21-22 was 4% (N=2920). Insurer managed claims performance across FY21-22 was 2% (N=465). This result is adjusted to remove the claims reopened for administrative purposes as advised by our insurer partners. Discussions and analysis continue between EQC and our insurer partners regarding data constraints and reporting on this measure.

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

Under the NDRM, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Performance measures | Quantity

**Commentary:**

For the month ending 30 June 2022, actual claims handling expense was below the threshold for June.

The claims handling expense threshold is recalibrated every month and determined by the mix of claims settled during the month.

Note: Methodology for measure calculation approved by the Board at its meeting of 12 May.

⁹Excludes complaints that fall into the external dispute resolution process to align with Fair Insurance Code terminology.

¹⁰Measure excludes administrative reopens.

Key:

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

Output Two - Resilience

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

Our Resilience output class focusses on investing in science, data, loss modelling, and public education to support risk-informed decision making. With strong reciprocal relationships, we disseminate this knowledge and tools to people who can make a difference - policy makers, planners, key professions, and the public.

Output 2.1 | Performance measures | Quality

Ref	Measure	Target	YE Result	Year end result	Result status
2.1.1	Percentage of stakeholders ¹² surveyed ¹³ agree or strongly agree that the outputs of EQC's investment in research are: <ul style="list-style-type: none"> of good or excellent quality¹⁴ relevant and focussed on the outcomes of the Resilience Strategy 	75%			
2.1.2	Percentage of stakeholders surveyed agree or strongly agree that EQC: <ul style="list-style-type: none"> is contributing to driving progress in resilience to natural hazards; is an engaged and supportive partner 	75%			

Output 2.1 | Performance measures | Quantity

	Percentage of the public surveyed ¹⁵ :				
2.1.3*	<ul style="list-style-type: none"> who say that they thought about potential risks of natural hazards when buying or looking to buy a property 	75%	85%		
2.1.3*	<ul style="list-style-type: none"> as homeowners, are aware that they can take action to make their homes safer and stronger for disaster events 	60%	68%		
2.1.3*	<ul style="list-style-type: none"> on the standard key preparedness actions promoted by EQC¹⁶ who say they have taken one of those steps to prepare their homes 	55%	83%		
2.1.4	Number of formal, evidence-based submissions made on relevant (natural hazard risk) policies, plans, or initiatives or local government statutory plans Reviewer commentary that submissions are: <ul style="list-style-type: none"> of good quality on matters relevant to natural hazard risk reduction 	5	8		

¹²Stakeholders include local government and design, planning, and construction professionals.

¹³Quantitative surveys are undertaken by A C Neilsen, an independent organisation—annual measure so 2019-2020 forecast unknown

¹⁴Research excellence is a standardised framework for assessing the quality of research.

¹⁵By A C Neilsen via a quantitative survey.

¹⁶The current preparedness actions are secure tall furniture, secure hot water cylinder, remove or replace hazardous chimneys, secure foundations, know how to turn off mains gas, and know how to turn off mains water.

Key:









	Result to be confirmed		Target partially achieved		Performance trend increase		No change in performance trend
	Target achieved		Target not achieved		Performance trend decrease		

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

Output Two - Resilience

Output 2.2 - Innovating through technology to enhance loss modelling and public understanding of natural hazard risk

Performance measures

Ref	Measure	Target	YE Result	Year end result	Result status
2.2.1	<p>Deliver the following milestones for introducing PRUE loss modelling¹⁷:</p> <ul style="list-style-type: none"> a communications strategy for introducing partners to PRUE loss modelling completion of the transition of the new system by 30 November 2021 an agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA by the end of the financial year 	as per measure	  	<p>Communications strategy completed.</p> <p>Transition of new system complete. Progress as planned to deploy into Production to allow access to Partners.</p> <p>An agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA has been completed</p>	  
2.2.2	<p>As part of EQC's website redevelopment project, an online tool will be developed by 30 June 2022 to inform New Zealanders about:</p> <ul style="list-style-type: none"> hazard risk information priority preparedness actions they can take to reduce the impact of disaster 	as per measure		<p>Target for SM 2.2.2 partially achieved. As at 30 June 2022, development of the tool is not completed. This has initially been due to the content development being much more complex and time-consuming than initially anticipated.</p> <p>Note: Recommendation 6.1.3 is one of two recommendations noted under SoPE measure 4.6.</p>	

¹⁷PRUE is based on the RiskScape platform that is being developed by GNS and NIWA.

Key:



Result to be confirmed



Target partially achieved



Performance trend increase



Target achieved



Target not achieved



Performance trend decrease



No change in performance trend

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

Output Three - Risk Financing

Output 3.1 - Maintain a reinsurance programme that supports EQC's delivery of affordable residential natural disaster insurance protection

Performance measures

Ref	Measure	Target	YE Result	Year end result	Result status
3.1.1	Reinsurance protection is obtained on terms that assure continuity of coverage for all perils, at rates that are lower than the Crown's cost of capital	as per measure		EQC successfully concluded the placement of its 2022/23 reinsurance programme, increasing the level of cover to \$7.2 billion. The programme provides coverage for all perils covered by the EQC Act and takes into account the increase in the EQC cap from 1 October 2022.	
3.1.2	Annual consultation with the Crown on risk appetite occurs prior to purchasing reinsurance for 2021-2022	as per measure		Crown consultation was completed prior to the Board meeting in February 2022. Since then we have kept Treasury and the Minister updated on the key developments in the reinsurance renewal process.	
3.1.3	An annual review of EQC's Risk financing strategy is conducted	as per measure		The Board completed its annual review of EQC's risk financing strategy at its June meeting. The Board endorsed the strategy and will review it again in 2022/23. We continue to work with Treasury on the possible extension of EQC's investment mandate.	

Output 3.2 - Managing the NDF

3.2.1	The level of premiums collected compared to annual financial budget	100%	526.6m	<p>Budget YE, 526.6</p> <p>Premiums collected YTD (\$m)</p>	
3.2.2	The NDF is managed in accordance with directions from the Minister	100%		The management of the NDF has remained compliant with Ministerial Direction across FY21-22.	
3.2.3	The value of the NDF is rebuilt (assumes fewer than 4,500 new claims in addition to Canterbury reopens)	>\$250m	257.6m		

¹⁸This result was due to the number of dwellings in New Zealand increasing by more than the budgeted growth number.

Key:

	Result to be confirmed		Target partially achieved		Performance trend increase		No change in performance trend
	Target achieved		Target not achieved		Performance trend decrease		

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

Output Four: Readiness for an event

Performance measures¹⁹ | Quantity

Ref	Measure	Target	YE Result	Year end result	Result status
4.1	EQC is able to demonstrate, through contingency planning and scenario testing, that its event response model has capacity to manage 100,000 claims per year by 30 June 2022	as per measure		At the time of reporting, we are unable to confirm the year end result for this measure. This is due to delays in receiving attestations from some insurers. Our expectation is that we will be able to report on the FY21-22 year end result in our July 2022 report.	
Comment					
To validate this scalability, EQC reviewed Insurer event response and surge plans which outline how Insurers will scale to achieve capacity beyond what was achieved in Kaikōura. EQC is confident that there is contingent capacity to scale to 100,000 claims per year based on Insurers planned approach to surge. This is based primarily on the Insurers and TPA's to leverage significant national and international resources before needing to recruit. Being able to surge to appropriate staff levels to manage customer claims is the main driver to achieving this measure. s9(2)(b)(ii)					
4.2	To support co-ordinated insurance response and recovery activities. By 30 June 2022 EQC (with its partners) has developed two event response strategies that cater to a range of natural disaster perils that EQC covers	as per measure		Scenarios proposed for this measure, include a Hawkes Bay earthquake and Alpine Fault earthquake. Work to develop the strategy for the Hawkes Bay EQ scenario concluded in November 2021. Planning for the Alpine Fault EQ scenario commenced in late January 2021.	
Comment					
Joint workshops between EQC, ICNZ, and Insurers to develop a Hawke's Bay earthquake event response strategy concluded in November 2021. This was socialised and approved with Natural Disaster Response Model governance groups and was noted to the EQC Board in the April 2022 EQC Board meeting.					
Planning for the next event response strategy, an Alpine Fault Mw8.1 earthquake, commenced in late January 2022 with joint workshops through February - April 2022. A draft Event Response Strategy has been completed and is awaiting approval from the Natural Disaster Response Model Executive Steering Committee in early July.					
4.3	Systems are established and available to receive agreed data from private insurer partners under the insurer response model agreement	as per measure		Target partially achieved for SM 4.3. EQC continues to work with insurers to improve data quality and mature and automate processes.	

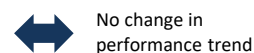
Performance measures¹⁹ | Quality

4.4	Moderate - and high-risk issues identified through the Insurer Response Model Assurance Framework have an agreed and documented action plan to address those issues (including timeframes), and relevant actions have been completed within the agreed timeframes	95%		Target achieved for SM 4.4. At an aggregate level, over 95% compliance has been achieved across all insurers over FY21-22.	
4.5	By 30 June 2022, EQC implements the 39 recommendations from the 2020 Public Inquiry ²⁰ that are fully within its control	100%	95%		
4.6	EQC implements recommendations 5.1.3 and 6.1.3 from the 2020 Public Inquiry by 24 December 2022	100%		The two recommendations referenced remain on track for delivery by the due date	
Comment					
EQC has implemented or substantively implemented 37 of the 41 recommendations it is responsible for. This measure sets a performance standard of 39 recommendations implemented by 30 June 2022. Two recommendations were expected to be implemented by June 2022 but haven't as they have dependencies as follows; one recommendation can't be implemented until the Natural Hazards Insurance Bill is passed, which is expected to be later this year; and one is dependent on government decisions on another recommendation. Two further recommendations (SM 4.6) are on track for completion by December 2022.					
4.7	New Zealanders have increasing trust and confidence in EQC	>90%			

Comment
EQC has attained its highest ever score in the 2022 Public Sector Reputation Index, achieving a reputation score of 92 and a commendation as the most improved agency of the 58 agencies surveyed. The 2022 score of 92 means we have achieved the Statement of Performance Expectations 2021-2022 target of a score of >90.

¹⁹In the previous SoPE these measures were in the form of key activity measures.²⁰EQC has a total of 41 recommendations to implement.**Key:**

	Result to be confirmed		Target partially achieved		Performance trend increase
	Target achieved		Target not achieved		Performance trend decrease

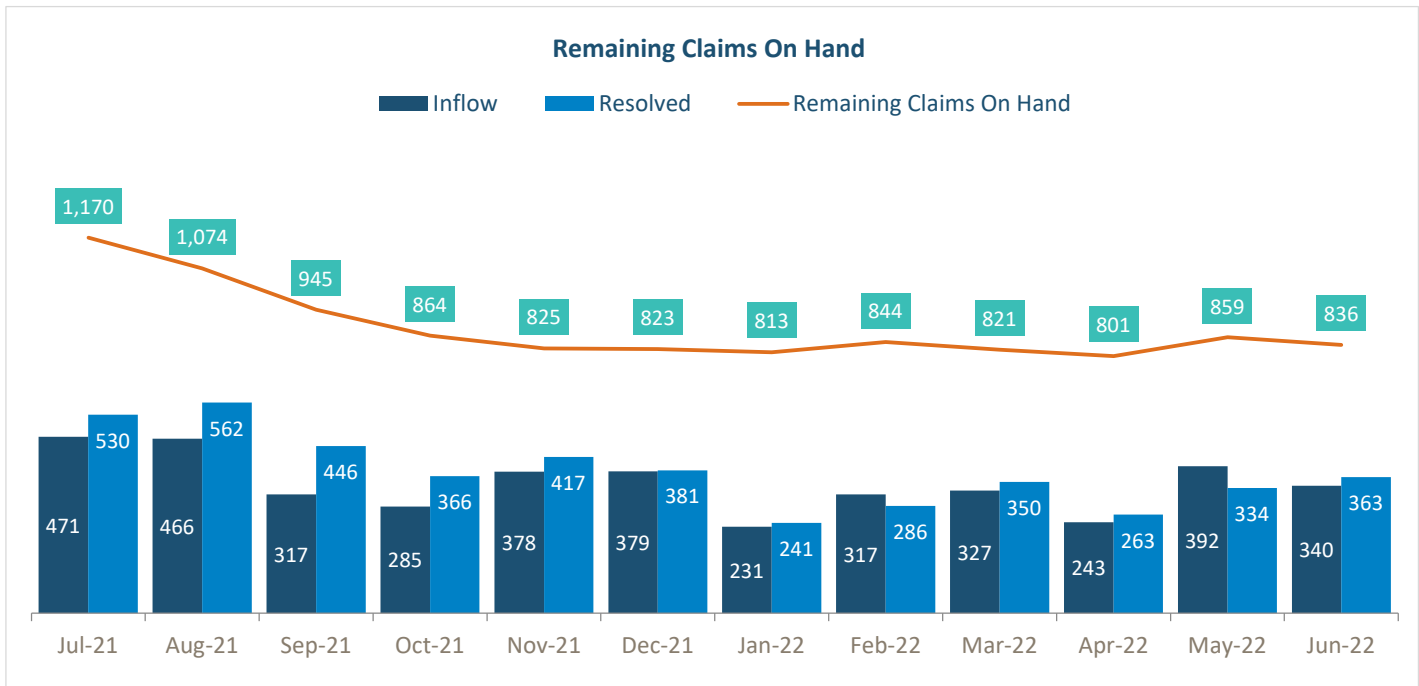


Section 2 - Canterbury

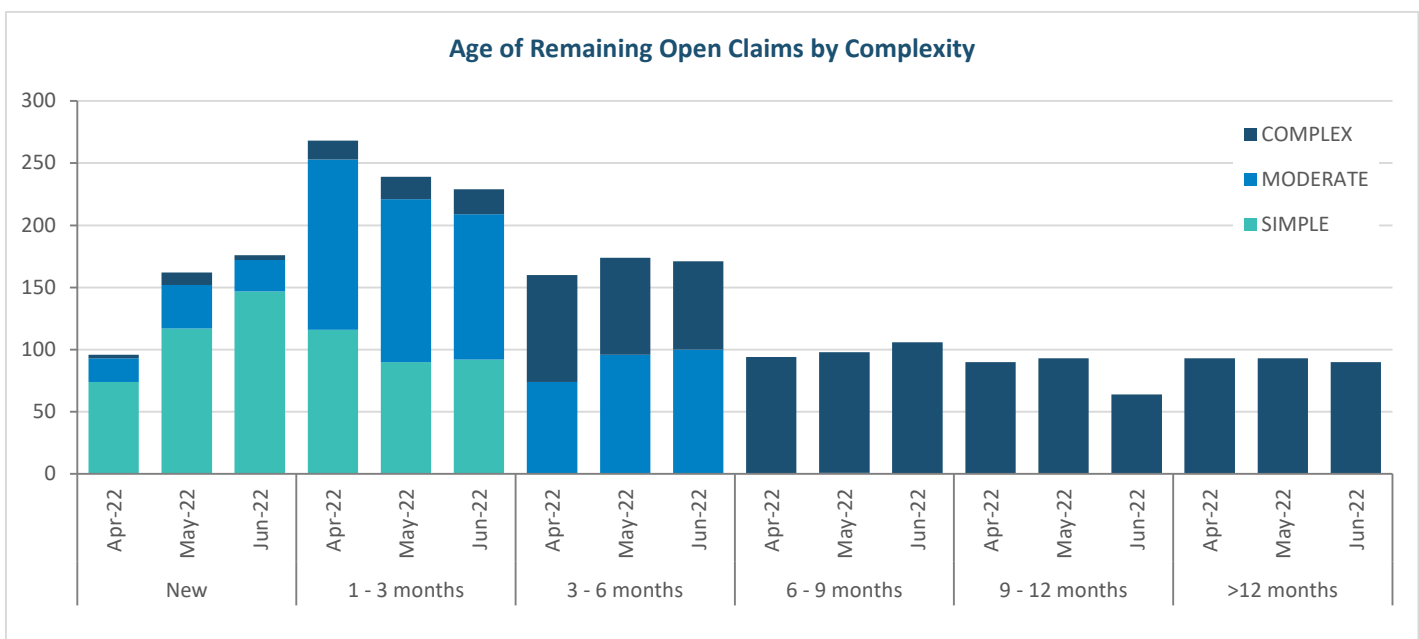
During June, 363 claims were resolved, offset by inflow of 340 claims. At month end we have 836 open Canterbury claims on hand, a reduction of 23 since the end of May. Over the financial year, claims on hand reduced 32%, down from 1,229 at the end of June 2021.

Across June, our population of open Canterbury Event Sequence claims decreased to 836 (vs. 859 at EOM May-22). From a complexity viewpoint, the inflow profile remains largely unchanged, with 84% of this month's inflow categorised as 'simple' claims ie. all information is at hand to settle the claim. Of our remaining claims on hand, almost 48% are <3 months old. Missed damage continues to be the main driver of inflow, with drainage damage related claims accounting for 34% of inflow this month.

In line with our **Aged Claims Strategy**, the focus, since July 2021, remains the continued reduction of both our 'aged claims' population (claims older than 12 months) and its proportional representation within the overall population of open Canterbury claims. This month our aged claims population dropped to 90 (cf. 93 at EOM May-22), representing 11% of all open Canterbury claims. While the challenge to keep this population under 100, all efforts continue to be made to on workable aged claims within this population to progress their settlement.



The 363 claims resolved this month includes 2 claims open at 1 June, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,401 of which are excluded). A further 19 SRES MOU claims were settled, and 2 open claims reassigned to Claims Assurance.



Resolution of aged claims continues to be a key priority for our settlement teams. During June, claims aged > 12 months reduced by 3% (93 down to 90). Claims aged 9 - 12 months reduced even more, by 31% (93 down to 64). Claims aged < 3 months increased by just 1% (401 up to 405).

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

Missed Damage, 74.9%

Claim has been reopened as the customer has concerns regarding additional damage on previously scoped or unscoped elements and requires review and assessment.

Customer Complaint, 1.7%

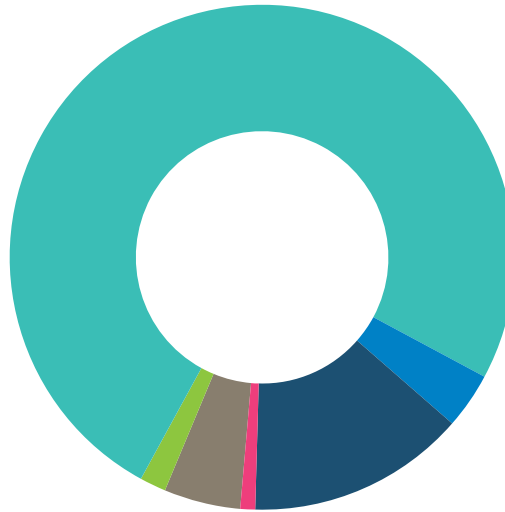
Claim is reopened due to formal expression by the Customer of dissatisfaction with the management of the claim.

Additional Payment, 4.9%

Claim has been reopened to make additional payment/s to settle Natural Disaster Damage in accordance with EQC Act, and any other payments required to support resolution of the claim.

Requested information received from customer, 1.0%

Claim is reopened as the Customer has returned with information previously requested by EQC to progress the claim.

**Repair Methodology, 3.6%**

Claim has been reopened as the customer has concerns regarding elements of the repair methodology* or strategy that was recommended or followed, to settle natural disaster damage in accordance with EQC Act.

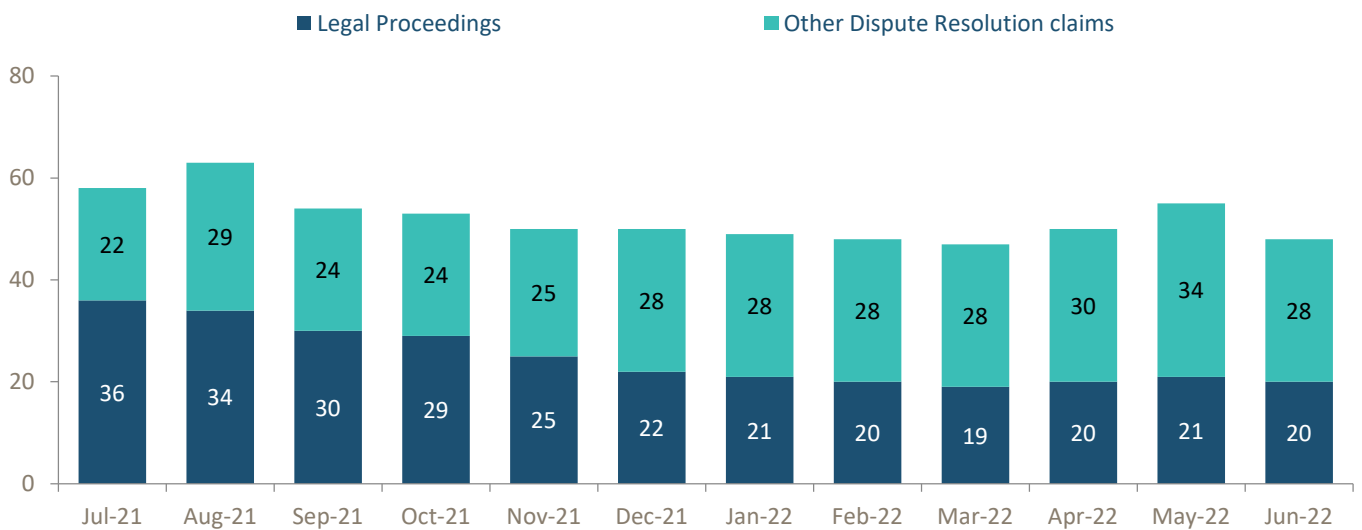
* Methodology: determining a repair strategy for damage relating to Natural Disaster using appropriate qualified specialist assessments.

Repair Quality, 14.0%

Customer has identified defects or quality issues with repairs previously completed and managed by EQC* that need to be assessed to settle Natural Disaster Damage in accordance with EQC Act.

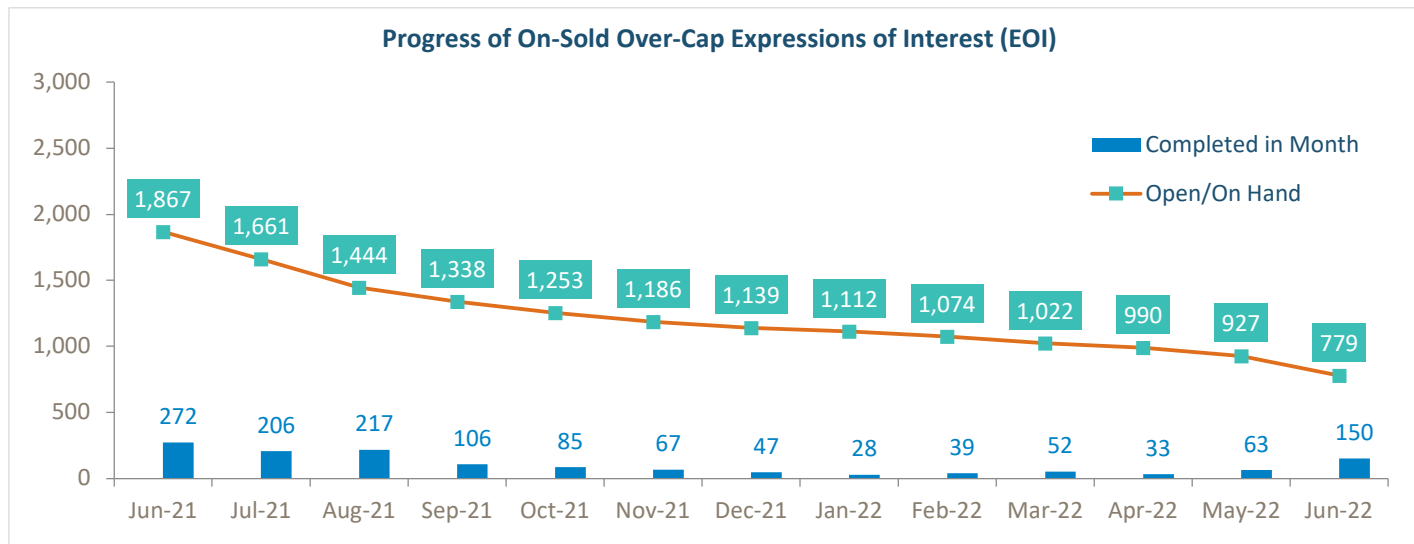
*Note: Issues with repairs managed by the customer following cash settlement need to be resolved directly with the contractor by the customer.

Claims in Dispute



As at 30 June, 20 Canterbury claims remained subject to legal proceedings, down from 21 at the end of May. Other claims with the Dispute Resolution team reduced to 28, down from 34 last month.

Section 2 - Canterbury (cont.)



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

The following chart plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 5,196* applications of which:

- 1,269 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Agree & execute settlement agreement' (541) + 'Monitor and Report' (728));
- 782 have been transferred to EQC operations to be managed as these applications are not likely to exceed the EQC cap, or do not fit the On-Sold eligibility criteria; and
- 1,044 have been closed due to insufficient information following a campaign to contact homeowners requesting additional information customer to assess their eligibility and demonstrate they have additional damage.

We currently have 779 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Work in Progress'), including 105 Awaiting Agreements with Customers.

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

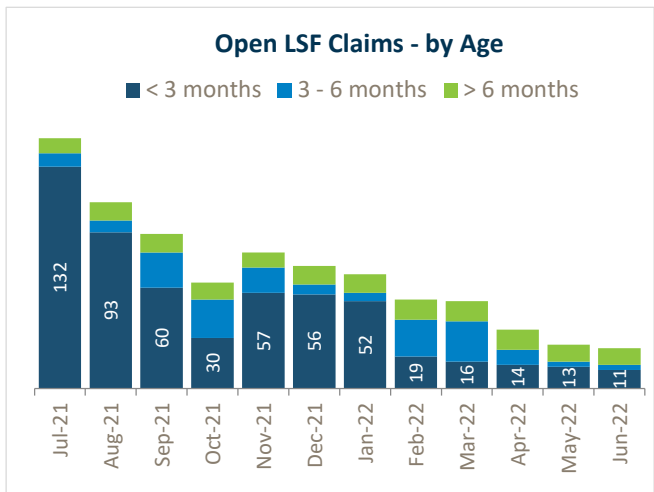
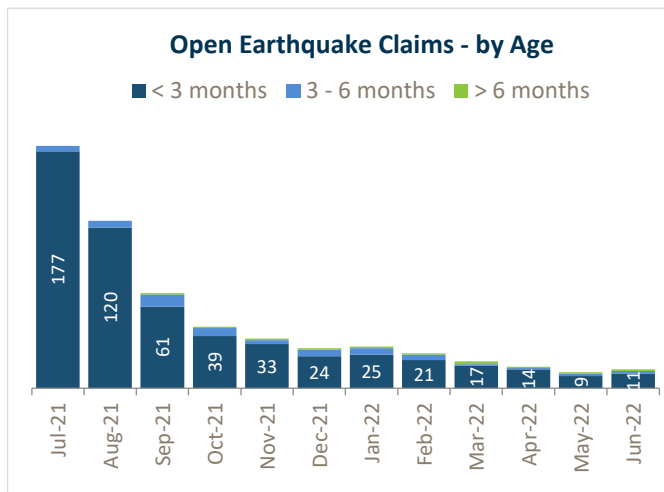
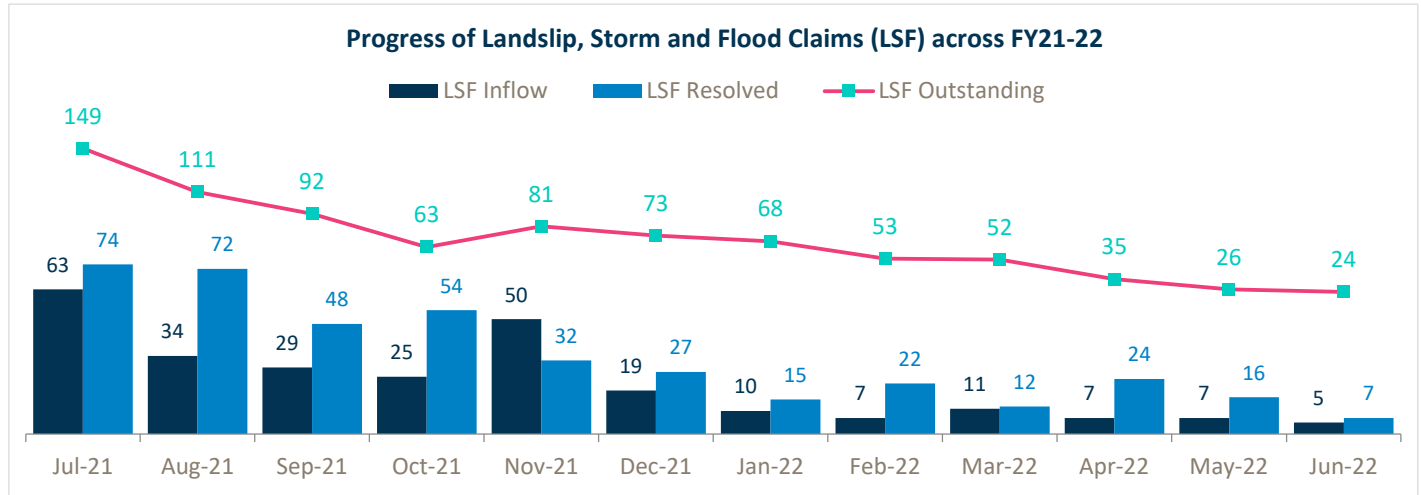
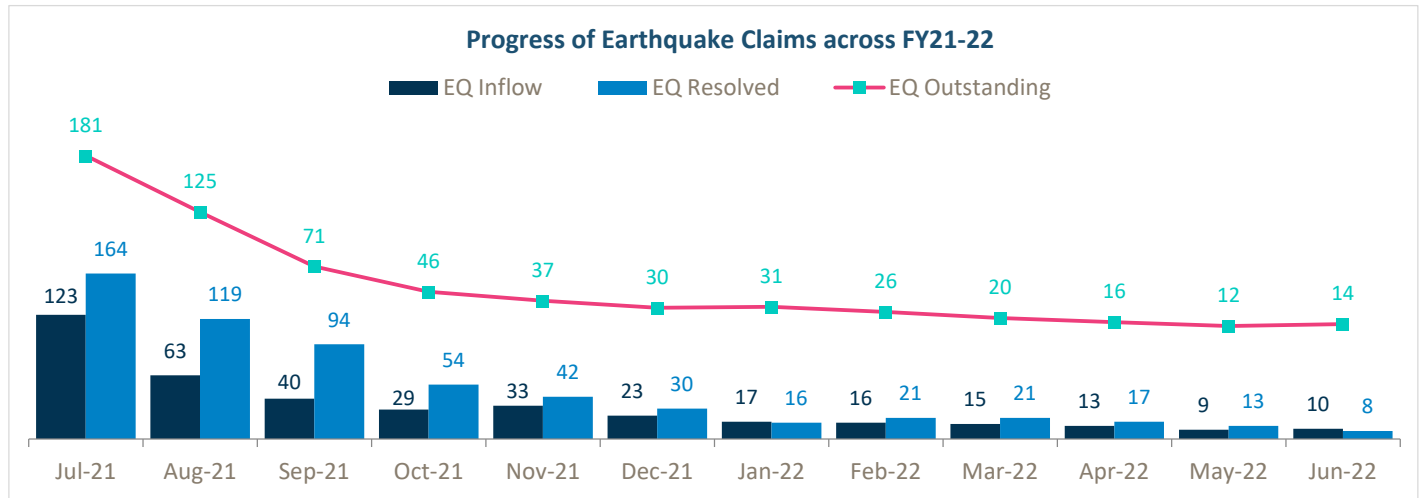


SOW - Scope of Works

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

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

We recorded inflow of 15 new and reopened claims in June, down from 1 in May. Of this, 67% was attributable to Earthquake (EQ) and 33% to Landslip, Storms and Flood claims (LSF).



Note: Inflow refers to claims lodged as well as reopened

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

As at 30 June 2022, we have received 2291 Insurer managed claims (cf. 2089 at EOM May-22). Overall, 76% of these claims are Landslip, Storm and Flood damage claims (LSF) including over 300 LSF related claims occurring on 16-18 July centred in the Wellington and Tasman areas.

During the month of June, a total of 119 claims were reported, comprised of 30 EQ and 88 LSF related claims. From a claim generation perspective, the EQ claims were triggered by a M3.7 EQ felt in Christchurch on 10 June, and a M4.4 EQ on 22 June near Blenheim. A slow-moving but intense weather system caused trouble in the Wellington region during June. The torrential rain, lightning and thunderstorms caused power cuts, flooding, slips and road closures.

Section 4 - Resilience

Progress summary

On our Resilience Three Year Priorities (2019-22)



Coordinated & targeted Research investment

Across the quarter to 30 June 2022:

- All 13 of the 2022 biennial grant projects have now begun their research.
- Eight research projects were recently completed and submitted final reports.
- Seven new projects have been contracted. These projects relate to:
 - Science to Practice (4);
 - Loss modelling (2); and
 - Targeted science project (1).



Click on the image above
to find out more about
funded projects on the go



A renewed focus on the strategic value of Data and information

Across the quarter to 30 June 2022:

- The Risk and Resilience Portal Partner Reference Group has been formed and held its first two meetings. Members have been invited to the Local Government Reference Group and Social Science Reference Group.
- A Māori Advisory structure is currently being scoped.
- Initial Portal design and scoping workshops have been held with DataCom and Wonderlab, and initial website wireframes have been reviewed.
- An initial build and deployment timeline has been received for review and approval.
- Two further Risk and Resilience Portal workshops have been held with external stakeholder groups: Social Scientists and Insurers.



Click on the image above
to find out more about
how we work to reduce risk
and build resilience

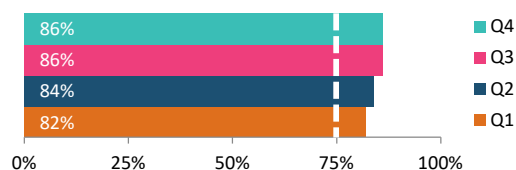


Public Education measures to raise public awareness

Survey results for the quarter to 30 June 2022 and overall FY21-22 results:

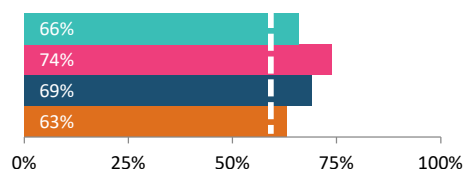
Percentage of the public surveyed:
*who say that they thought about potential risks of natural hazards
when buying or looking to buy a property.*

Target 75%, Q4 result 86%, **FY21-22 result 85%**



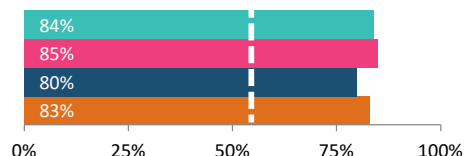
Percentage of the public surveyed:
*as homeowners, are aware that they can take action to make their
homes safer and stronger for disaster events.*

Target 60%, Q4 result 66%, **FY21-22 result 68%**



Percentage of the public surveyed:
*on the standard key preparedness actions promoted by EQC16 who
say they have taken one of those steps to prepare their homes.*

Target 55%, Q4 result 84%, **FY21-22 result 83%**



Section 4 - Resilience (cont.)

Progress summary

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



Public Education measures to raise public awareness (cont.)

What are the six key preparedness actions?

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



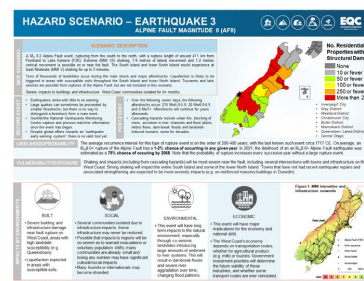
Click the image to the left to view our Quake Safe Guide



Accelerating the synthesis & Translation of research outputs

Across the quarter to 30 June 2022:

- We have significantly strengthened our relationship with the Ministry for the Environment (MfE), with engagement on the National Adaptation Plan (NAP) and the Resource Management System reforms. This has culminated in MfE aligning their Adaptation Portal with EQC's Risk and Resilience Portal as an action in the NAP.
- "Planning for non-planners" courses continue to be held and well received.
- Continued engagement on DIA's revised LIM initiative.
- Submission on MBIE's Building Code Update 2022 and Upper Hutt City Council Draft Intensification Planning Instrument.
- Information piece on geothermal hazards provided to insurers, following a minor event.
- Work has begun on the development of a Risk Tolerance framework for New Zealand, in collaboration with the Hazard Risk Board.
- The Resilient Homes and Buildings Action Plan and Safer Land Use Action Plan have been finalised and are being formatted for publication next quarter.



Developing reciprocal Partnerships

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

Across the quarter to 30 June 2022

At MfE's request, EQC are also providing one of our Principal Advisors to assist with the development of the National Planning Framework for Natural Hazards, a key instrument that will 'operationalise' parts of the new Strategic Planning Act for local authorities.

This opportunity will enable us to promote safer land-use planning for natural hazards within the Framework and further strengthen our relationship with MfE.



Perceptions of EQC Surveying of key stakeholders (annual) and the general public (quarterly)

We survey key stakeholders on a **annual** basis to ascertain perceptions around:

- the quality and relevance of the outputs of EQC's investment in research (SOPE 2.1.1)
- contribution to driving progress in resilience to natural hazards; and the quality of our partnering (SOPE 2.1.2)

We also survey the public on a **quarterly** basis to see how we're doing with enhancing the public's understanding of natural hazard risk and risk reduction activity undertaken (SOPE 2.1.3). Please refer to Public Education section above for a summary of results for the first quarter.

Year end results have been finalised for SOPE measures 2.1.1-3 and are reported under Section 1 'SOPE Results'.

Section 5 - Customer Focus

Under the Natural Disaster Response Model (NDRM), which came into effect on 30 June 2021, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed' claims). EQC continues to directly manage historical claims ('EQC Managed' claims) relating to damage prior to 30 June 2021.

'EQC Managed' claims

At FY21-22 end, satisfaction with EQC's service amongst our Canterbury customers has been consistently strong. This has led to achievement of target against our overall experience customer measure, SoPE measure (SM) 1.1.5, and target against all recent experience customer measures, SMs measures 1.1.6-9.

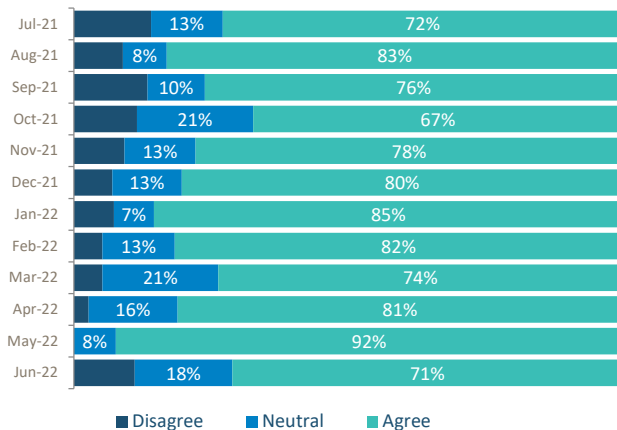
In the last two months of the final quarter of FY21-22, customer satisfaction amongst our customers impacted by other natural disaster events did rebound, but was not significant enough to lift our year end results above target for both our overall experience customer measure, SoPE measure (SM) 1.2.3 and our recent experience customer measures, SM 1.2.4-7.

'Insurer Managed' claims

We are now three quarters into surveying customers insured under the NDRM. Sample volumes are increasing and we expect these to increase further as we move into FY22-23.

Out of period reporting (for this month only)

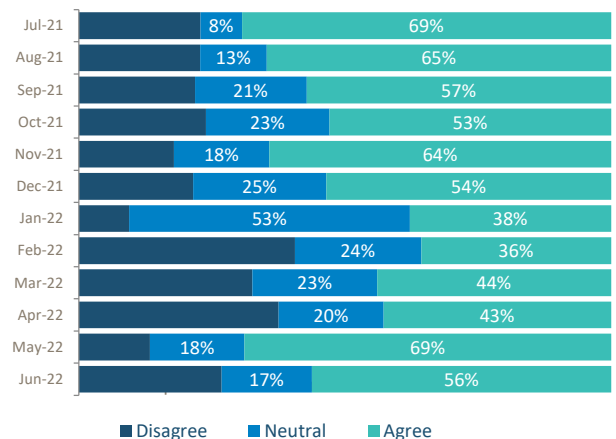
Normally we would publish customer focus results for SMs 1.1.5-9 (Canterbury related) and SMs 1.2.3-7 (other natural disaster events excl. Canterbury and Kaikōura) one month in arrears due to unavailability of results. For this report, we have provided out of period reporting to include both June 2022 performance against these measures and FY21-22 year end results.

Transparent, fair and reasonable interactions**Canterbury - Recent Experiences
(SoPE 1.1.6)**

YTD AVG = 78%

Target: > 70%

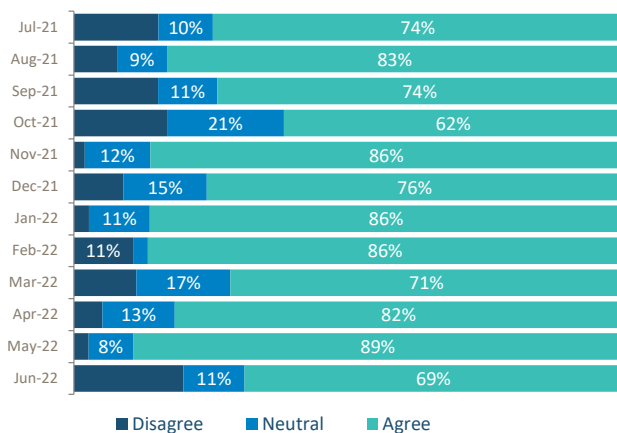
Trend

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

YTD AVG = 56%

Target: > 70%

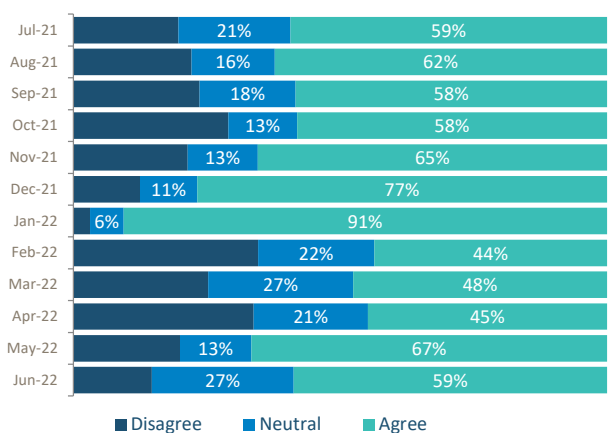
Trend

Responsive to individual needs and situation**Canterbury - Recent Experiences
(SoPE 1.1.7)**

YTD AVG = 78%

Target: > 70%

Trend

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

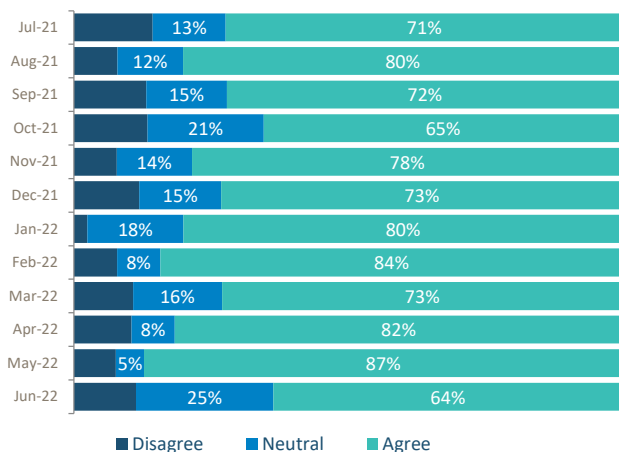
YTD AVG = 60%

Target: > 70%

Trend

Section 5 - Customer Focus (cont.)

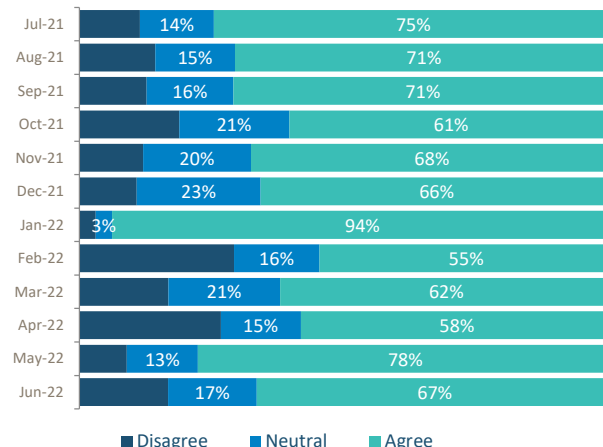
Quality of communication and customer clarity on next steps

Canterbury - Recent Experiences
(SoPE 1.1.8)

YTD AVG = 75%

Target: > 70%

Trend

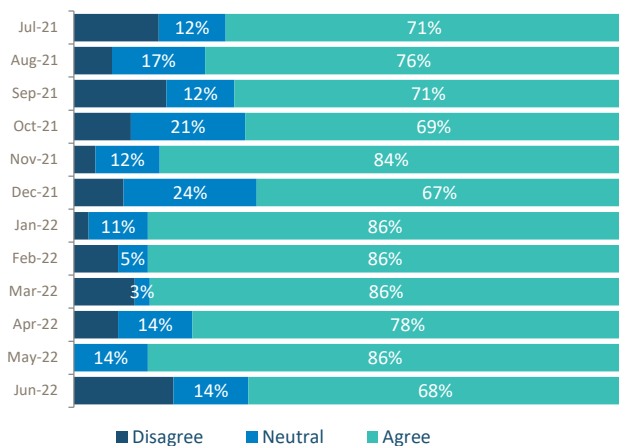
Natural Disaster Events (excl. Canterbury)
(SoPE 1.2.6)

YTD AVG = 69%

Target: > 70%

Trend

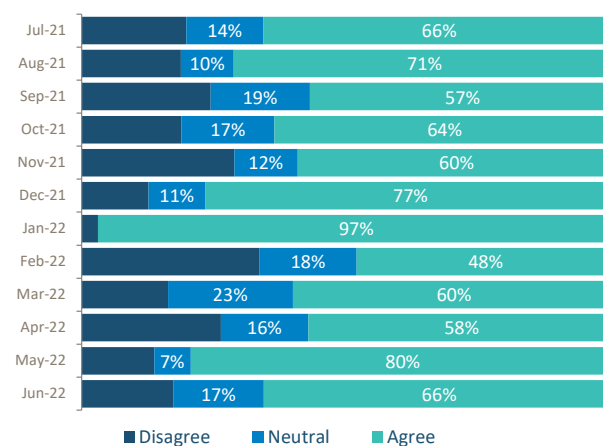
Demonstrating expertise and a desire to help

Canterbury - Recent Experiences
(SoPE 1.1.9)

YTD AVG = 76%

Target: > 70%

Trend

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

YTD AVG = 67%

Target: > 70%

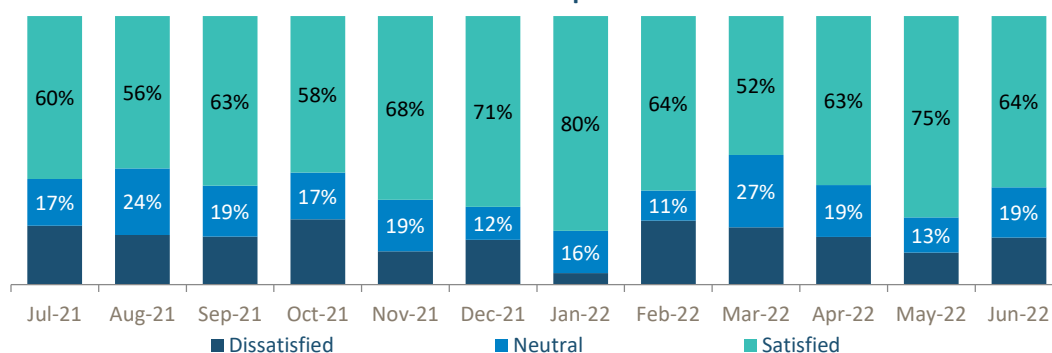
Trend

Overall claim experience

Survey question

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

Overall claim experience - All

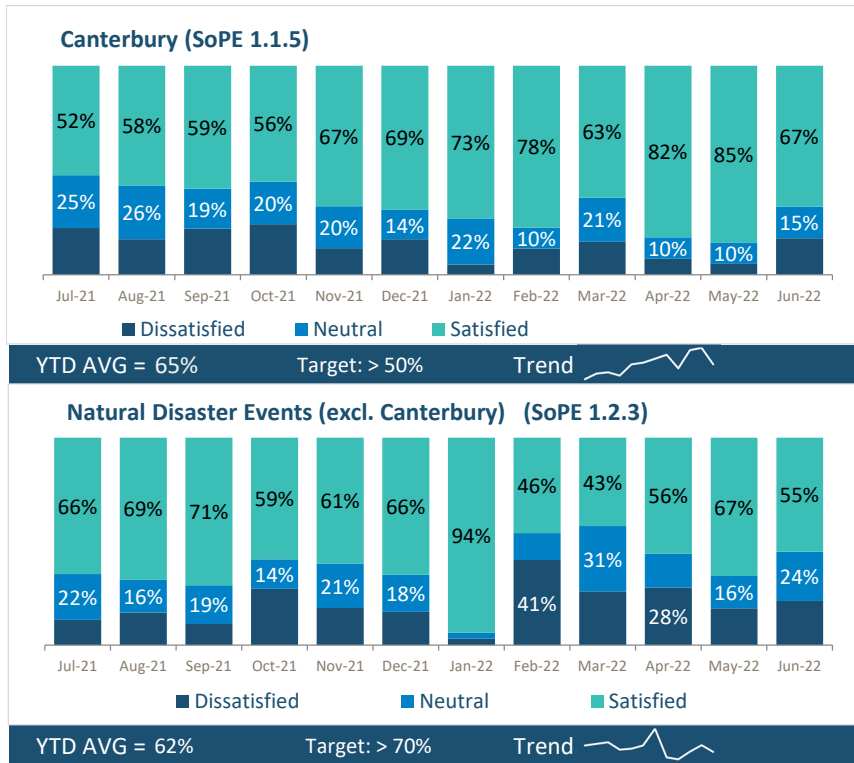


YTD AVG = 64%

Trend

Section 5 - Customer Focus (cont.)

Overall claim experience by event response



Our Canterbury customers

Customer satisfaction with their overall experience (SM 1.1.5) continues to steadily increase, while satisfaction with recent* experiences (SMs 1.1.6-9) also continues to increase across all dimensions.

At FY21-22 end, we have achieved target for all Canterbury related customer focus measures (SMs 1.1.5-9).

*Recent experience relates to the last six months.

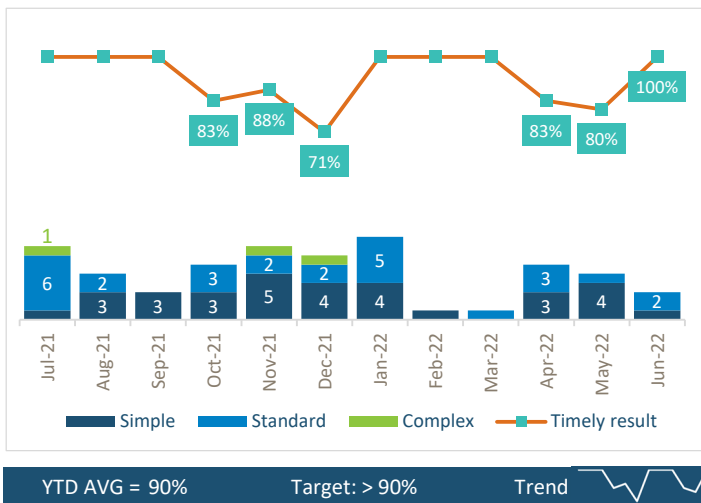
Our Natural Disaster Events (NDE) customers

Customer satisfaction with their overall experience (SM 1.2.3) rebounded in May and dipped in June, similarly satisfaction with recent experiences (SMs 1.2.4-7) increased in May and decreased in June.

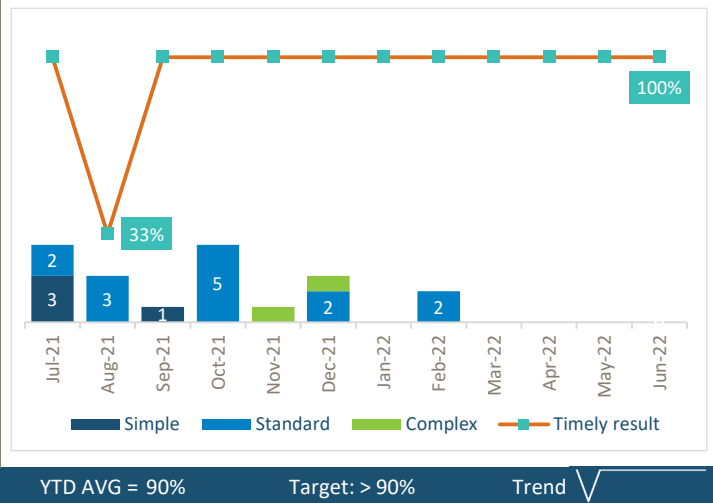
At FY21-22 end, we have not achieved target for all customer focus measures related to customers impacted by other natural disaster events (SMs 1.2.3-7).

Timeliness of complaint resolution

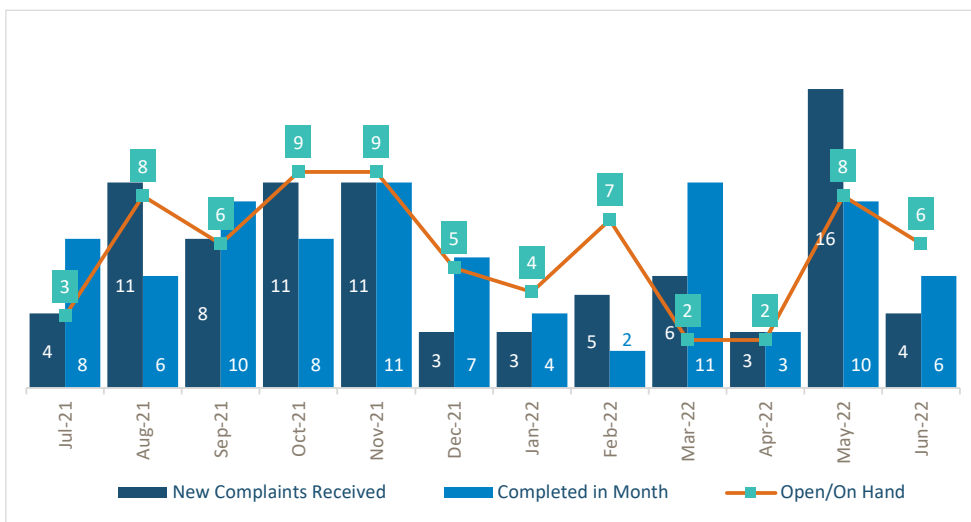
Canterbury (SOPE 1.1.10)



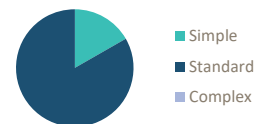
Natural Disaster Events (Excl. Canterbury) (SOPE 1.2.8)



Progression of EQC-managed customer complaints



Complexity of open complaints



We received inflow of 4 new complaints in June offset by the resolution of 6 complaints. This left 6 open complaints on hand at month end, a decrease of 2 claims from the previous month.

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

Of the open complaints, 3 were service related, 2 were process related, and 1 was technical in nature.

Section 5 - Customer Focus (cont.)

Total call, email and post volume

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22
Outbound - Inbound Ratio	10:90	19:81	10:90	9:91	9:91	9:91
Grade of Service	99%	98%	99%	98%	99%	99%
Abandonment Rate	1%	2%	1%	2%	1%	1%
Roll Over No Answer	19	30	28	26	25	11
Total Calls	1,832	2,479	2,527	1,827	1,977	1,820
Total Email and Post	3,137	2,266	2,518	2,773	3,326	2,168

Section 6 - Media (traditional)

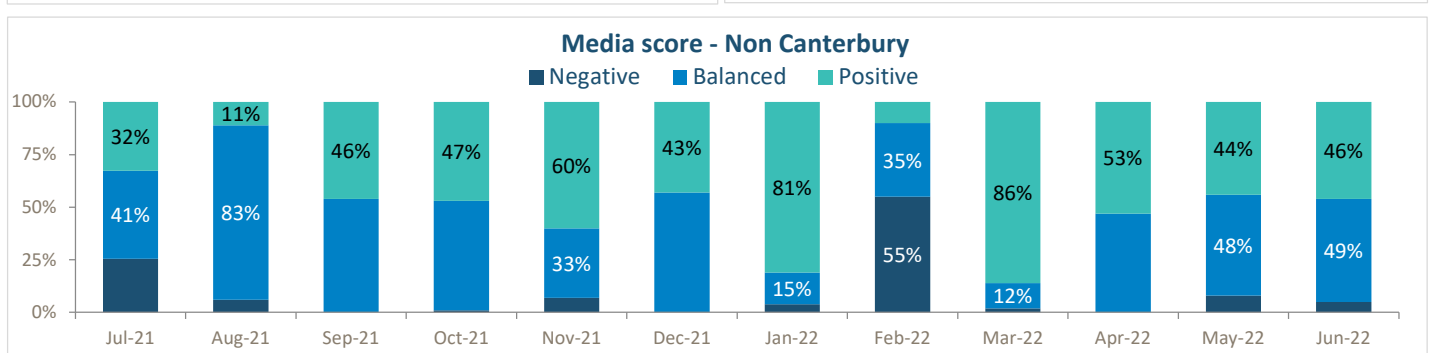
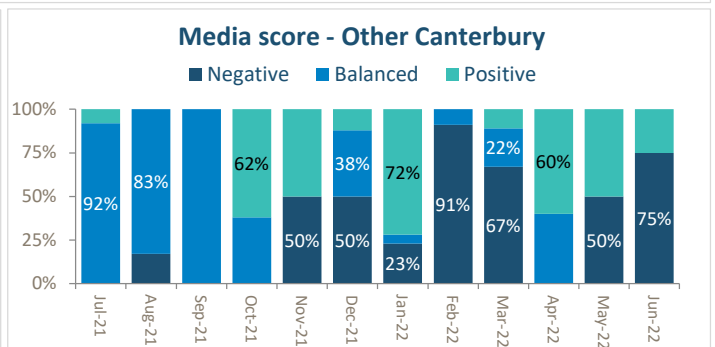
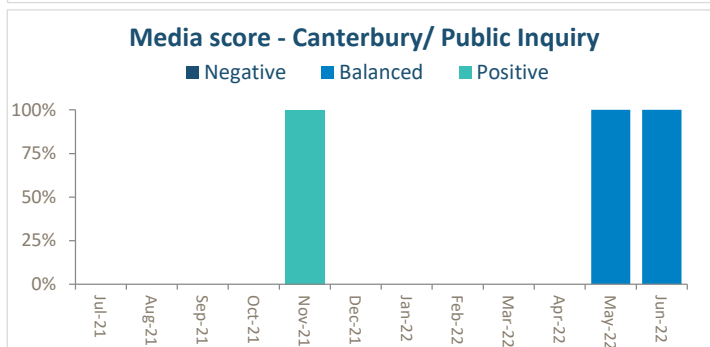
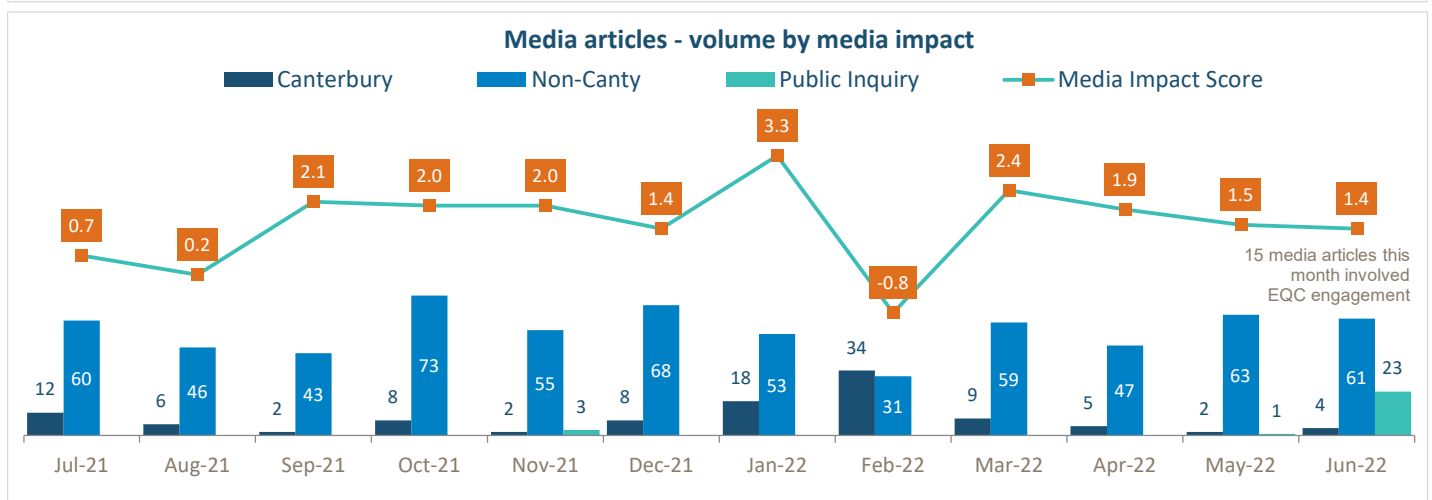
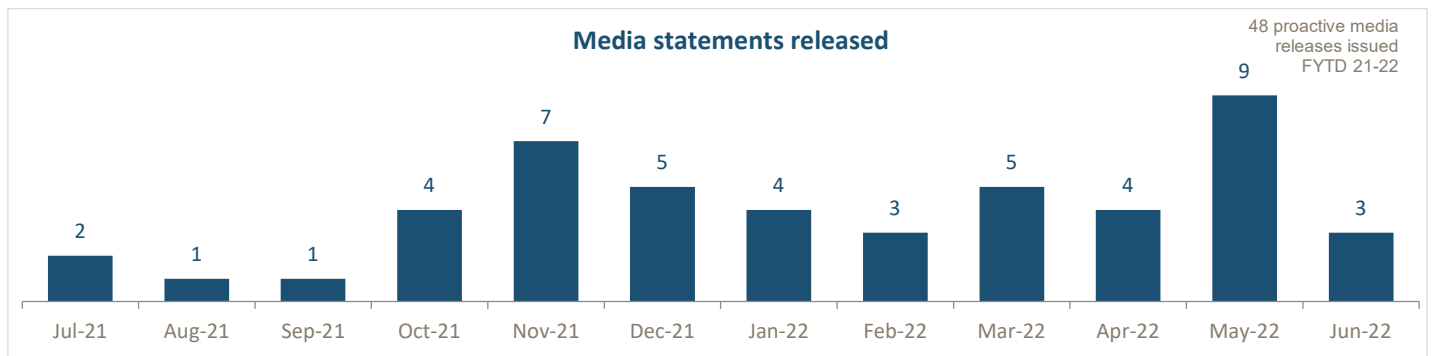
June was another strong month for traditional media coverage of EQC, with a 33% increase of coverage, from 66 to 88 articles. The majority of June reports were neutral (60%), while 33% were positive (20% positive and 13% very positive), with negative coverage making up 6%.

The leading positive stories included EQC securing record levels of reinsurance and associated stories about EQC increasing its cap to \$300,000.

Another significant piece of coverage appeared on Stuff which featured a detailed piece on the Natural Disaster Response insurance scheme and the role the private insurers take.

Our research and resilience activities again received positive coverage, with EQC releases receiving coverage in media around the EQC-Fulbright scholar leaving for the United States, the Crisilab workshops in Wellington schools and EQC-funded research producing new guidelines for bracing in residential homes.

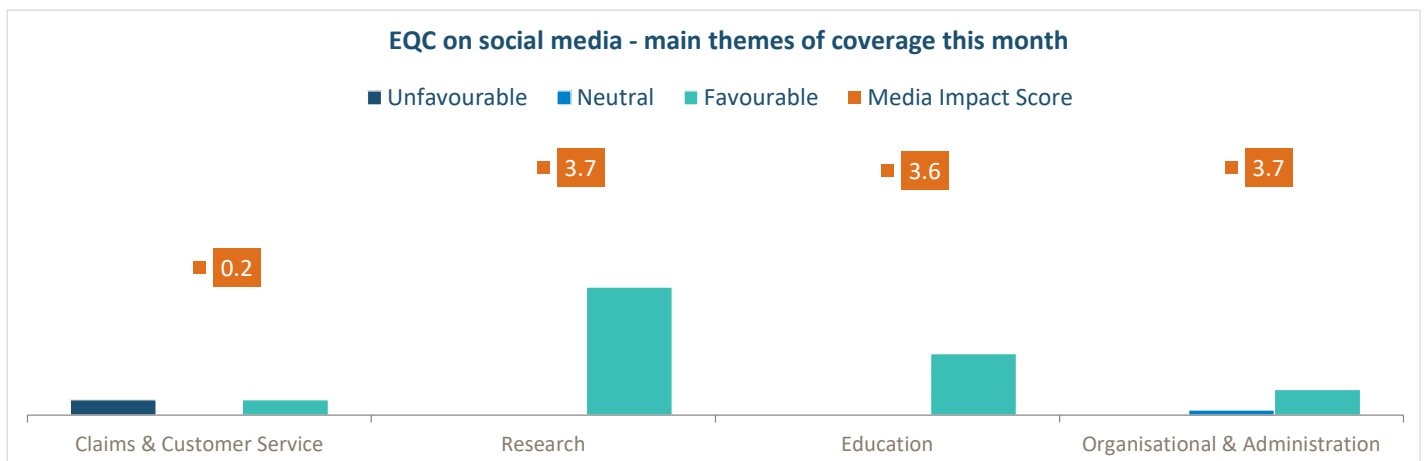
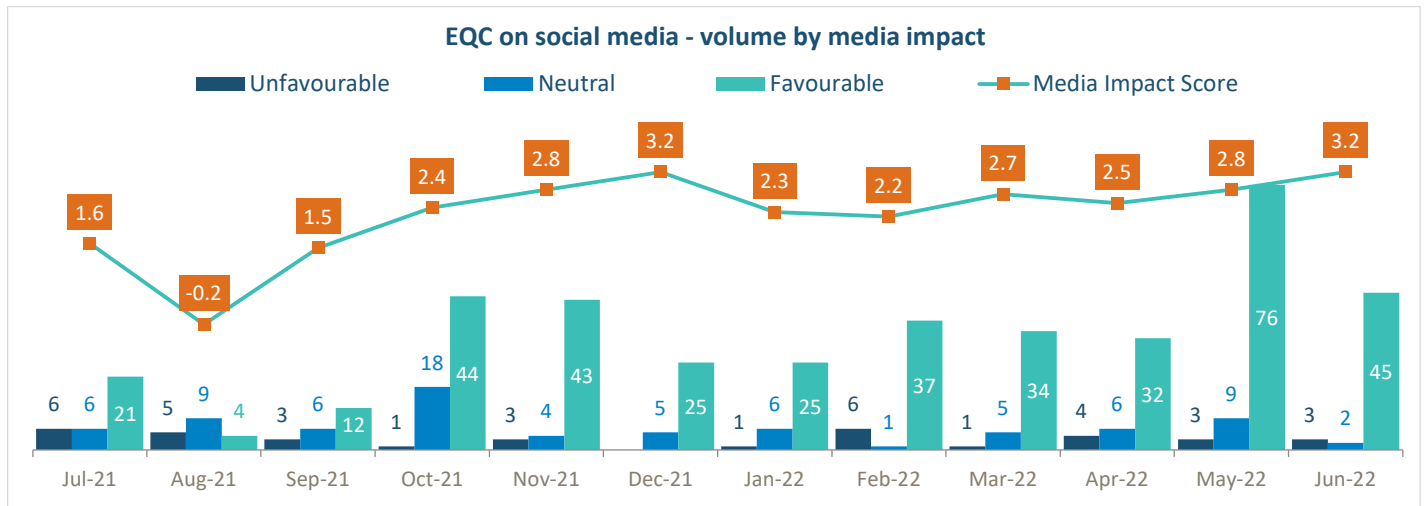
Conversely, main negative coverage was on Fair Go around an Auckland family whose driveway was washed out but due to the distance to their home were not eligible for land cover from EQC.



Section 6 - Media (social)

The volume of social media mentions of EQC dropped from 88 in May to 50 in June (43% drop). The tone of 80% of coverage this month was positive, largely due to a combination of EQC driven posts and earned coverage from accounts like @nzeastcoastLAB, @AlpineFault8, and seismic researcher @faulty_jack.

With much of this month's coverage having been driven by EQC posts, the leading links directed Twitter users to the EQC website. The blance of conversations was almost exclusively driven by scientists and seismic research organisations. Due to this activity, Research and Education were the leading themes not only in terms of volume, but also in terms of positive sentiment (MIS of 3.7 and 3.6, respectively).



EQC coverage highlighted the Hikurangi Planning Toolbox, #AskUsAnything science chats, and repeatedly shared links to a detailed RNZ piece on investigations by seismic researchers into the pattern of past earthquakes on the Nevis Valley fault. Due to this activity, Research and Education were the leading themes not only in terms of volume, but also in terms of positive sentiment (MIS of 3.7 and 3.6, respectively).

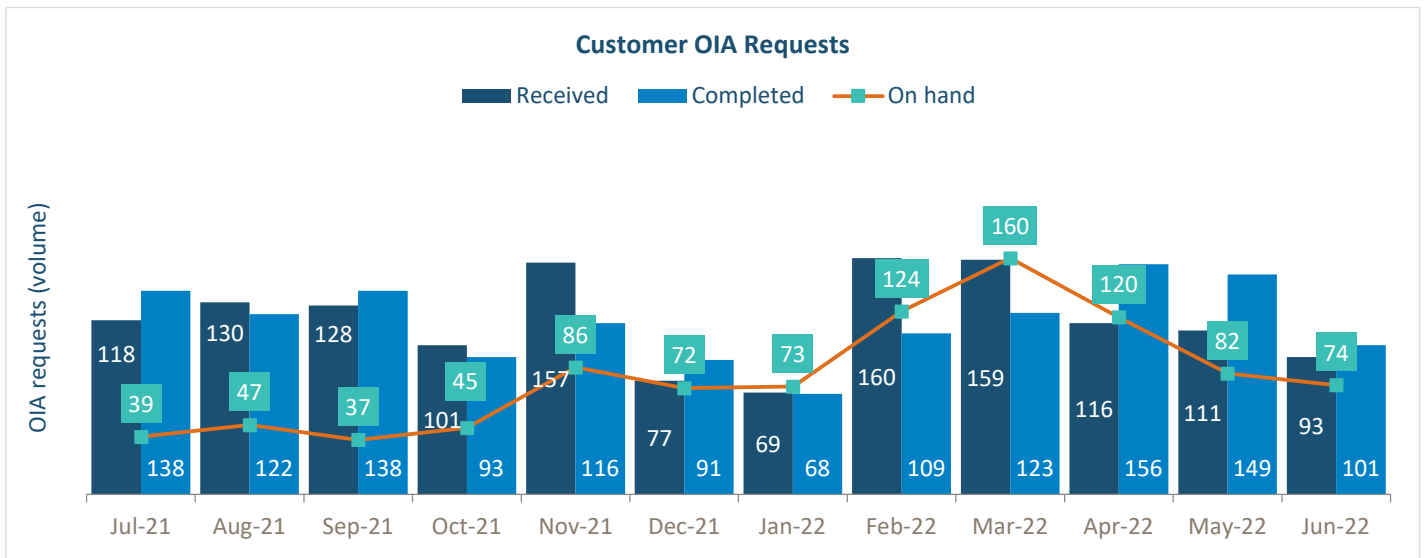
Understanding the Media Impact Score

The change in metric from 'Average Favourability' to 'Media Impact Score' (MIS) is based on ensuring that the methodology we employ more accurately reflects the way audiences consume media and engage with digital news and social media.

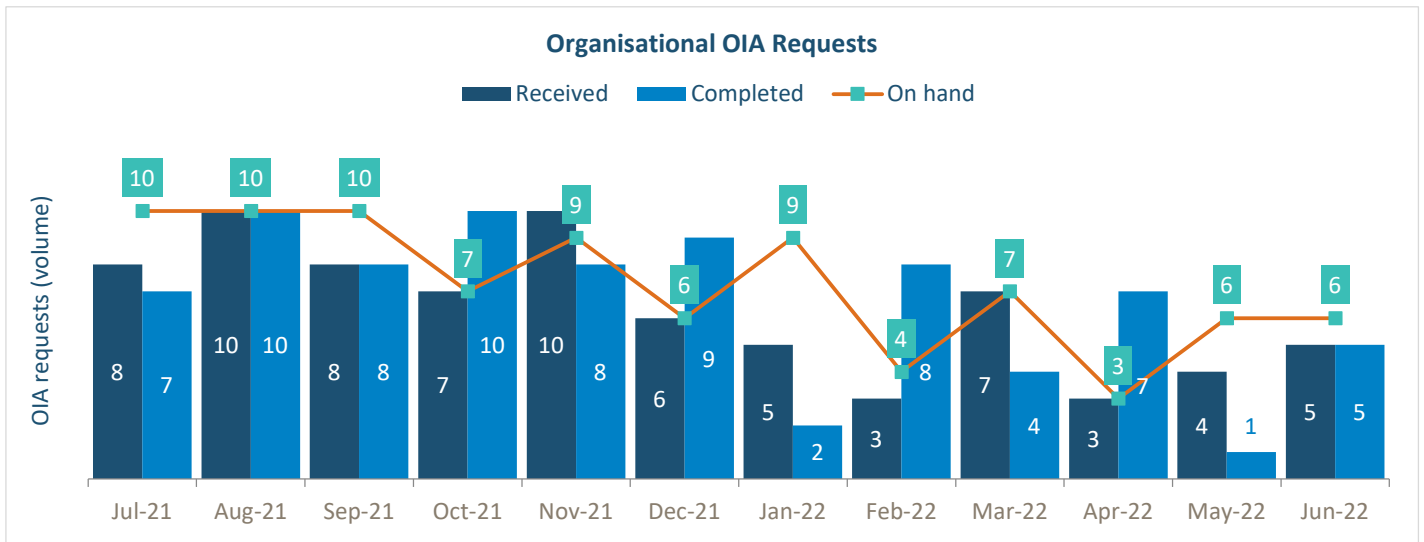
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the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

Our score sits on a **scale of -10 to 10**, with 0 being the neutral or balanced point.

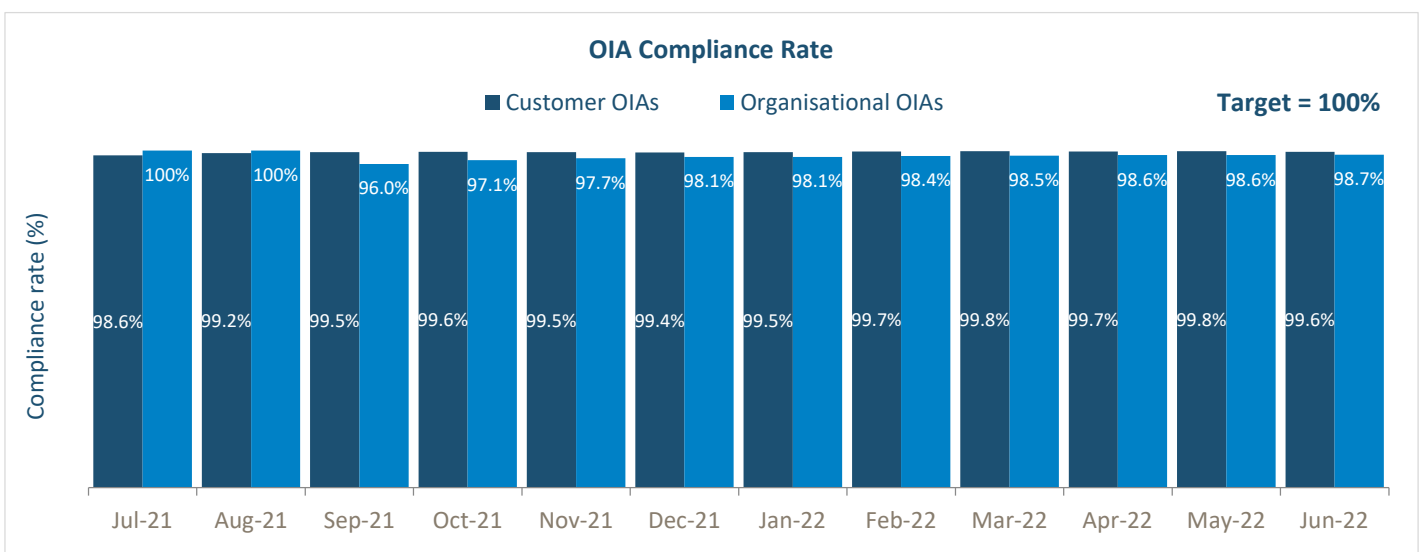
Section 7 - Official Information Act (OIA) Requests



This month, our Customer OIA Team received 93 new OIA requests (vs. 111 in May-22). Coupled with the 82 requests on hand from last month and resolution of 101 requests this month, the team have 74 requests on hand at month end.



This month, our Government Relations Team received 5 new high level OIA requests (vs. 4 in May-22). Coupled with the 6 requests on hand from last month and 5 completed requests this month, the team have 6 requests on hand at month end.

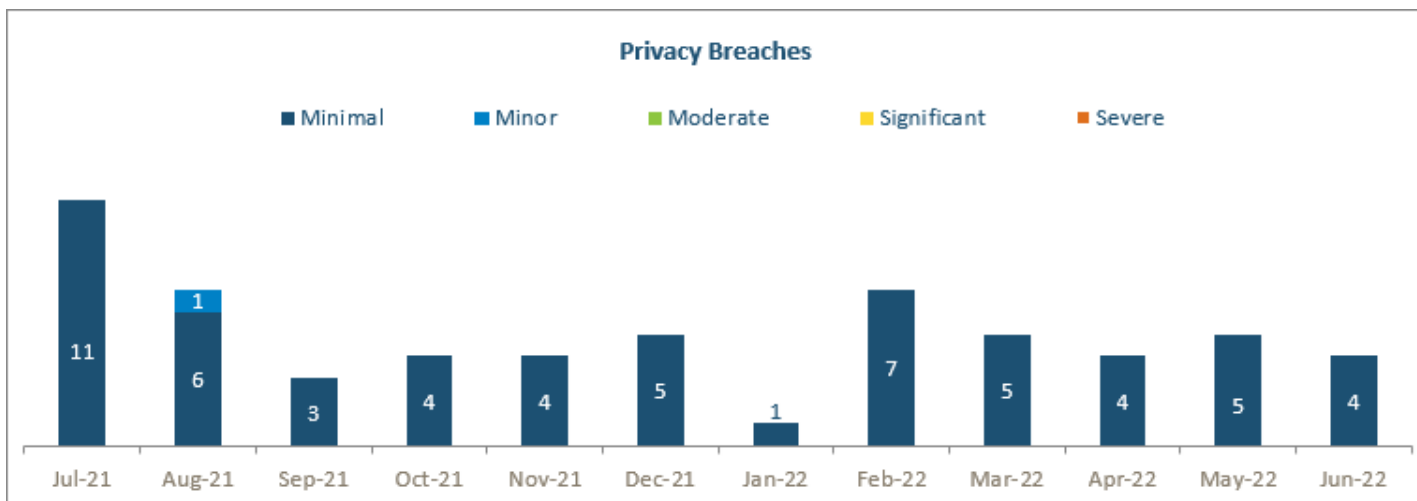


This month our Customer OIA Team achieved a 99% compliance rate including one non-compliant response. At FY21-22 end, the compliance result for the team is 99.6%.

This month our Government Relations Team achieved a 100% compliance rate. AT FY21-22 end, the compliance result for the team is 98.7%.

Section 8 - Privacy Breaches

Four privacy breaches (vs. 5 in May-22), all rated as being of minimal severity, were recorded by the Risk and Compliance Team this month. The reported breaches were assessed against the Government Chief Privacy Officer (GCPO) categorisation system and no serious harm appears to have arisen as they are all considered contained. For FY21-22, the cumulative count of privacy breaches was 20% down on FY20-21.



Privacy breaches

Breaches reported this month relate to: 'Incorrect email address used' (1); 'Incorrect document content' (1); and 'Wrong document sent' (2). All breaches are considered contained and no harm is believed to have arisen.

Breach severity categories

Following the new Privacy Act 2020, which came in to effect on 1 December 2020, all breaches are now assessed against the Government Chief Privacy Officer Tool (GCPO). The GCPO categorisation system allows for transparent internal and external reporting on privacy incidents, and allows for benchmarking and direct comparisons of reported incidents across government agencies. The new rating categories are: 'Minimal', 'Minor', 'Moderate', 'Significant', and 'Severe'.

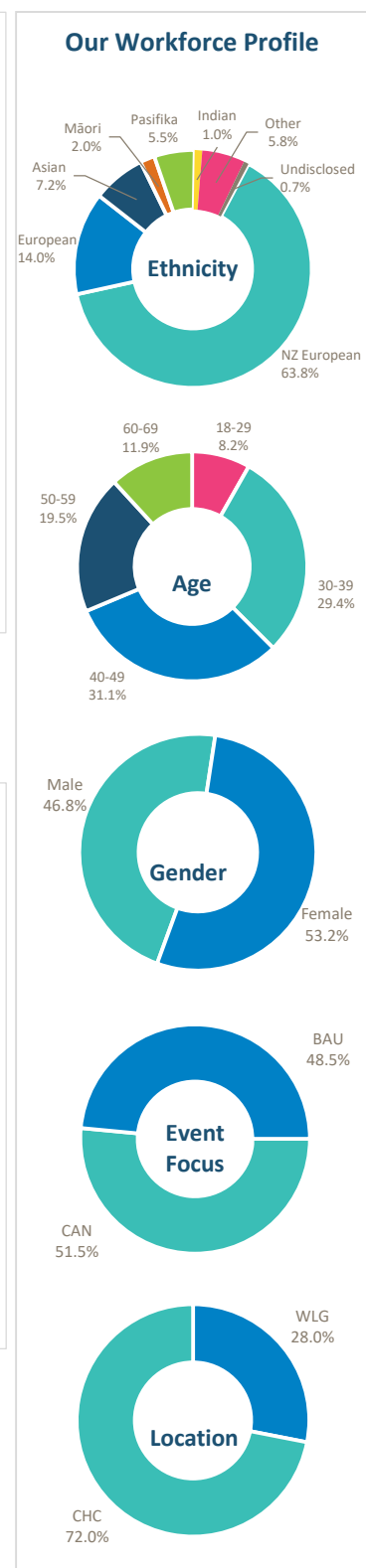
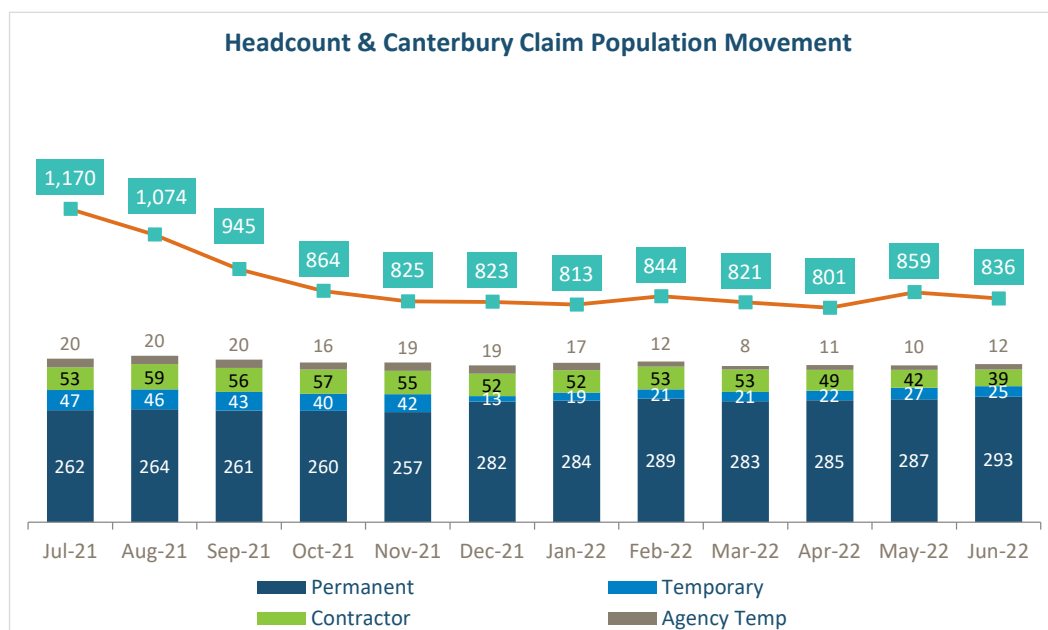
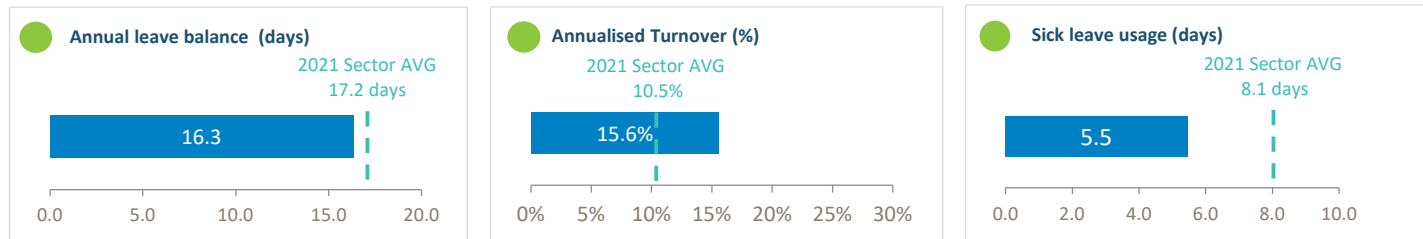
Below is an explanation of each rating:

Severe	Significant	Moderate	Minor	Minimal
Breach of sensitive or highly sensitive information with serious potential or actual harm. Indication of systemic failure that could undermine government systems. The incident will significantly affect the reputation of and undermine trust and confidence in the public sector. The incident will get ongoing media coverage.	Information is sensitive or highly sensitive with serious potential or actual harm. There will be measurable and ongoing negative impact on individuals and/or agencies with potential long-term loss of trust and confidence in the agency. Possible indication of systemic failure that could undermine government systems. The incident will get ongoing media coverage.	Information is not sensitive or highly sensitive. Potential or actual harm is more than minor. Customers and clients may stop using, or be reluctant to use, a service or delivery channel. The incident may get media attention or cause reputational risk due to the number of people rather than the information involved.	Small number of people are affected with minor potential or actual harm. Little or no indication of systemic problems. The incident may get short-term minor or isolated media interest.	Small number of people are affected with little or no potential or actual harm. Little or no indication of systemic problems. The incident most likely won't get media interest.

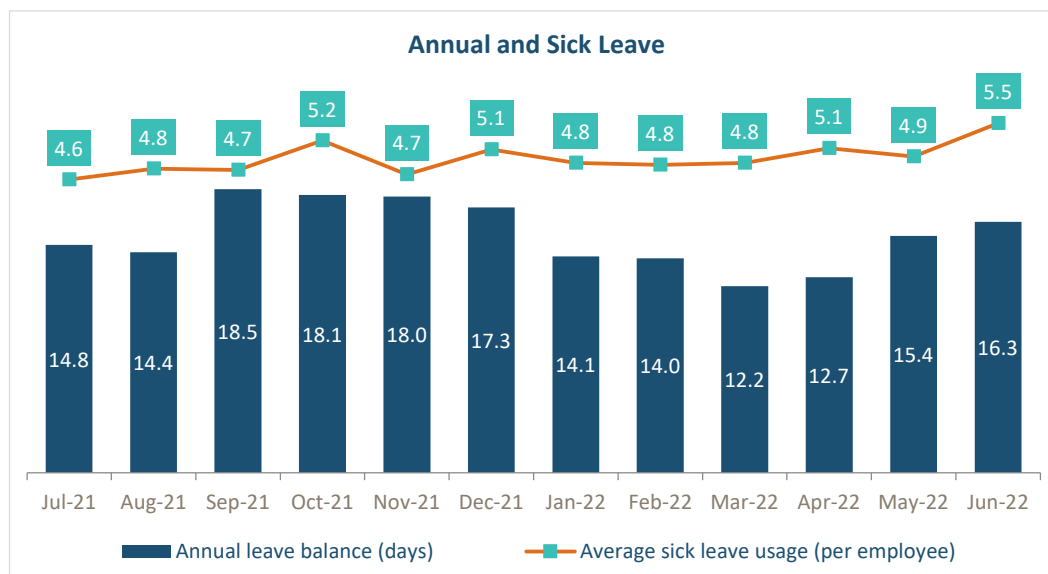
Section 9 - HR Operations

Across June, our permanent workforce headcount increased by 6, while our temporary headcount reduced by 2. During this period, our average annual leave balance rose to 16.3 days (vs. 15.4 in May-22), remaining below the 2021 Public Sector ('sector') average of 17.2 days. Average sick leave usage rose slightly from last month by 0.6 days to 5.5 and also remains below the sector average of 8.1. Meanwhile, annualised turnover ('voluntary turnover') dipped to 15.6% (vs. 16.1% in May-22) and remains above the sector average of 10.5%.

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



Over the month, our permanent employee population has increased by 6 while our temporary employee population decreased by 2.



As reported above, our average annual leave balance rose to 16.3 days (vs. 15.4 in May-22), which remains below the 2021 public sector average of 17.2 days.

In the same period, average sick leave increased from last month by 0.6 to 5.5 days against a 2021 public sector average of 8.1 days.