

## 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 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

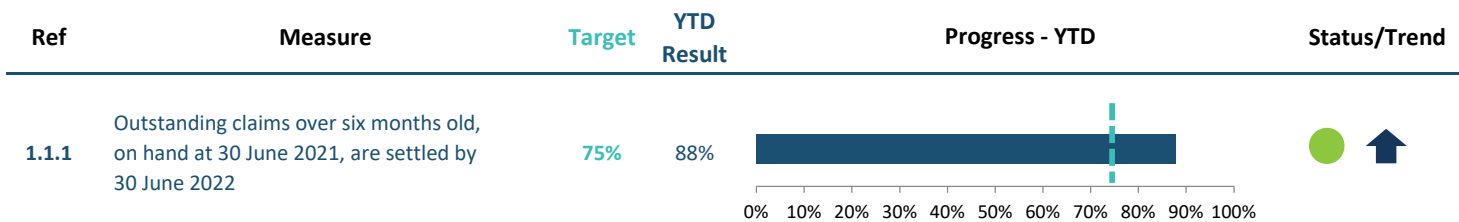
#### Output 1.1 - Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

**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.

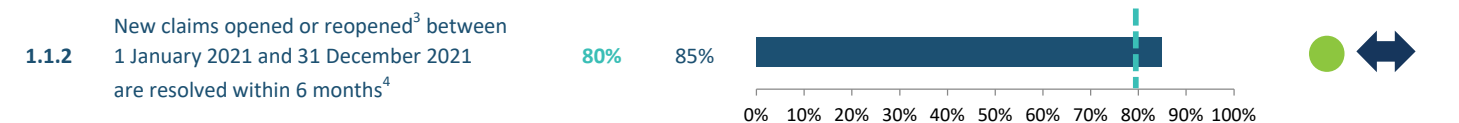
The threshold for customer satisfaction is lower for Canterbury claims than it is for other claims. This is because Canterbury claims often have long and complex histories, in part reflective of past processes that have now changed. Also, for this reason most of our customer focus measures look at a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

#### Performance measures | Timeliness



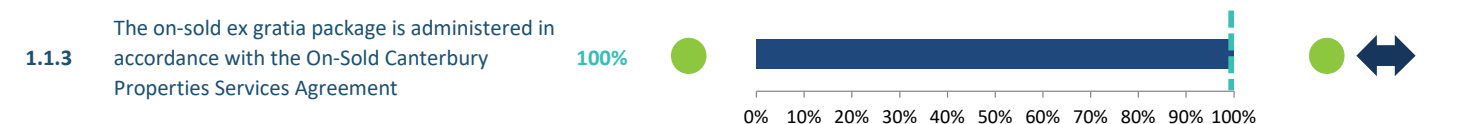
#### Commentary:

In the FYTD, performance against SOPE measure 1.1.1 is tracking ahead of expected performance to meet target. To date, we have closed 435 (88%) of the 495 claims that were outstanding (over 6 months old) at 30 June 2021.



#### Commentary:

In the FYTD, performance against SOPE measure 1.1.2 is tracking ahead of expected performance to meet target. To date, 2089 (85%) of the 2460 in-scope claims that were reopened in January-September 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%

<sup>3</sup>The 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.

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



#### Key:

-  Result not available for the month
-  Potential risk of not achieving target
-  Performance trend increase
-  On track for delivery
-  Target highly unlikely to be 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	YTD Result	Progress - YTD	Status/Trend
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 <sup>5</sup>	>50%	62%		
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**Commentary:**

In the FYTD, performance against SOPE measure 1.1.5 is tracking ahead of expected performance required to meet target.

**Note:** Results are reported one month in arrears.



## 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%		
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**Commentary:**

In the FYTD, performance against SOPE measure 1.1.6 is tracking ahead of expected performance required to meet target.



**Note:** Results are reported one month in arrears.

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%		
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**Commentary:**

In the FYTD, performance against SOPE measure 1.1.7 is tracking ahead of expected performance required to meet target.

**Note:** Results are reported one month in arrears.

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%		
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**Commentary:**

In the FYTD, performance against SOPE measure 1.1.8 is tracking ahead of expected performance required to meet target.

**Note:** Results are reported one month in arrears.

<sup>5</sup>Continuation of measure 2.1.5 from FY2019-20

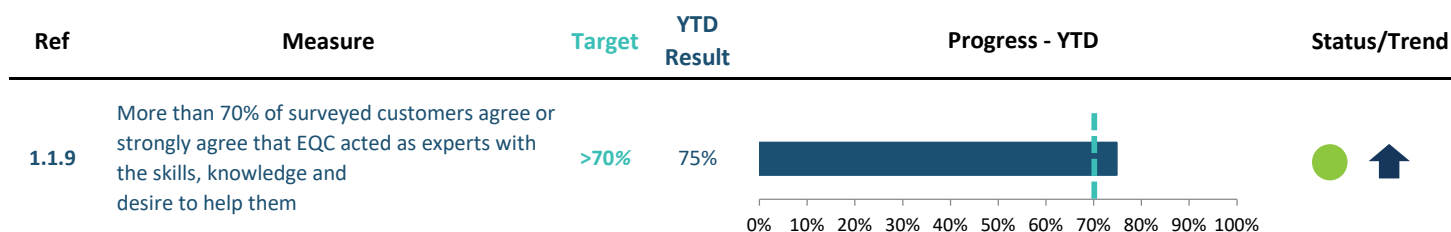
**Key:**

	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

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

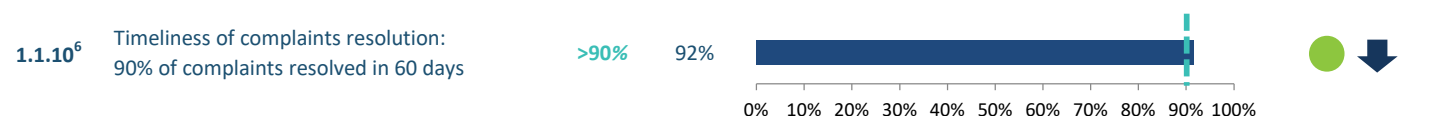
## Output One - Recovery after an event (cont.)

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

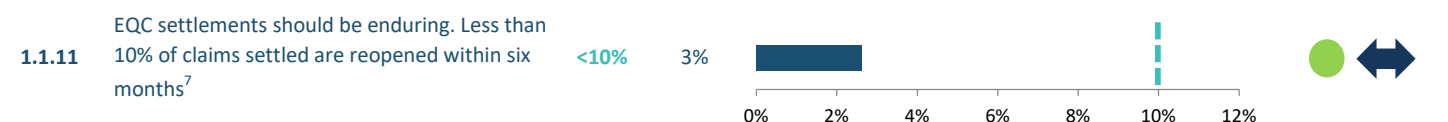
**Commentary:**

In the FYTD, performance against SOPE measure 1.1.9 is tracking ahead of expected performance required to meet target.

**Note:** Results are reported one month in arrears.

**Commentary:**

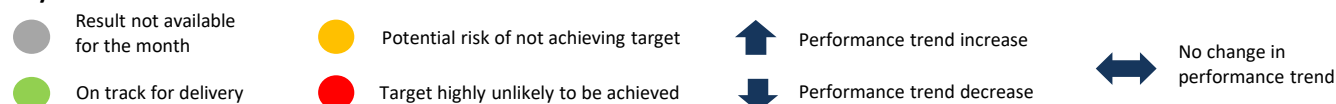
In the FYTD, performance against SOPE measure 1.1.10 is tracking ahead of expected performance required to meet target. Of all complaints received relating to Canterbury claims, 92% have been resolved within the target timeframe.

**Commentary:**

In the FYTD, performance against SOPE measure 1.1.11 is tracking ahead of expected performance to meet target. Of the 3141 in-scope claim closures between 01 January to 30 September 2021, 82 (3%) have since been reopened.

<sup>6</sup>Previously this measure was broken down into three categories depending on claim complexity.

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

**Key:**

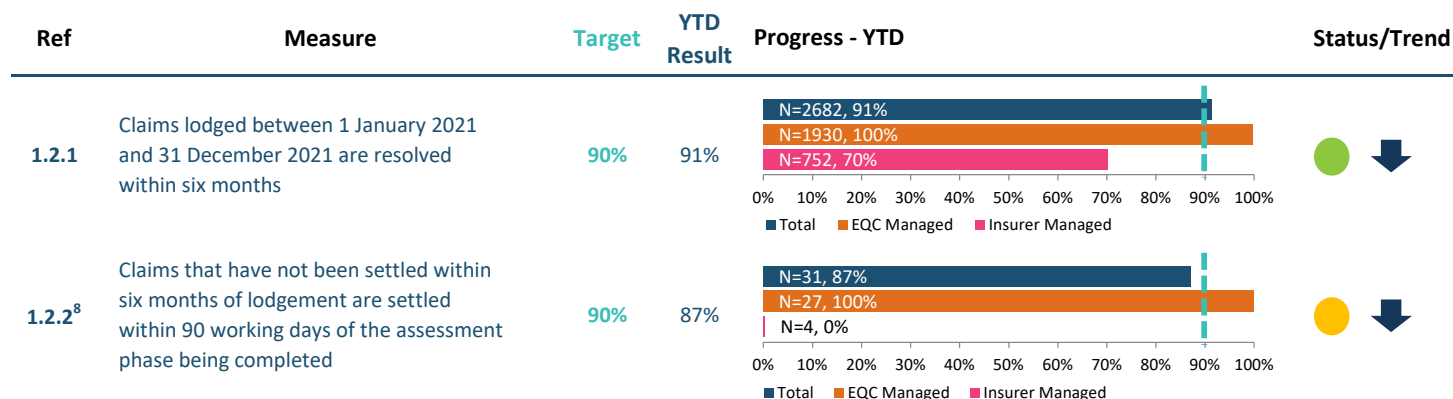
## Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

## 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



## Commentary:

In the FYTD, performance against SM 1.2.1 is on track to meet target. To date, 2453 claims of the 2682 in-scope claims lodged between January-September 2021 were resolved within 6 months. Progress on insurer-managed claims for this measure are being monitored and discussions ongoing. Guidance continues to be provided on the requirement for insurers to forward plan their site services to meet expected timeliness standards for claim progress.

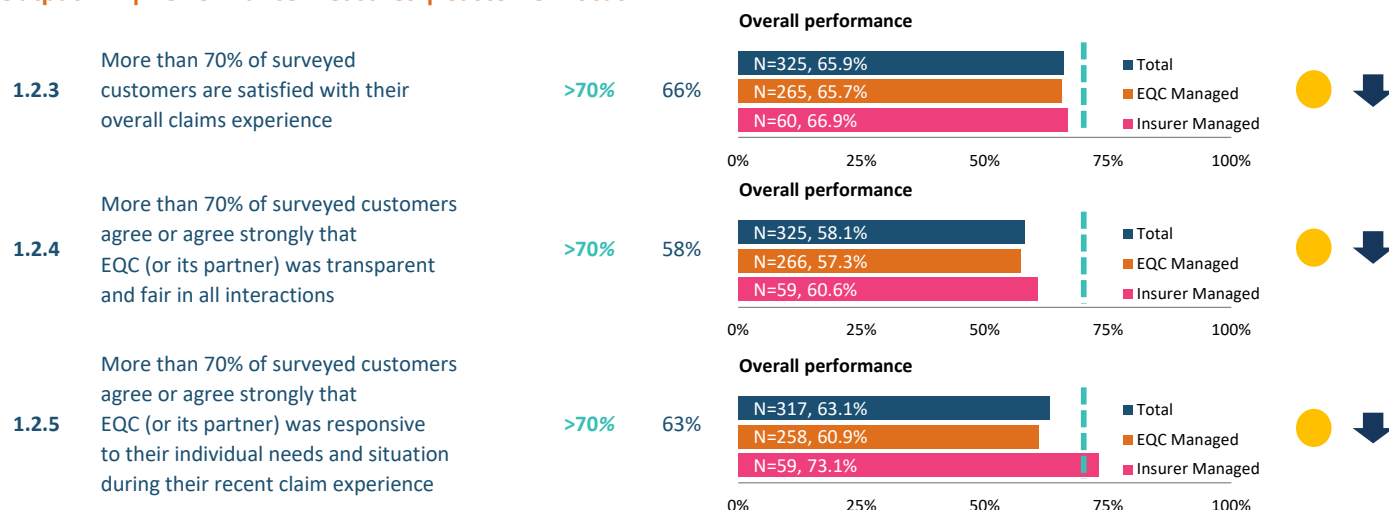
In the FYTD, performance against SM 1.2.2 is now below expected performance required to meet target. All 27 in-scope EQC managed claims not settled within six months of lodgement, have subsequently been settled within 90 working days of the assessment process being completed. There were 4 insurer managed claims within scope this month which failed this measure, with the claim remaining open or closed more than 90 days after the assessment phase.

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



## Commentary:

In the FYTD, performance against SOPE measures (SM) 1.2.3-5 continue to track behind expected performance required to meet target, however SM 1.2.3 remains within proximity of the expected performance required to meet target.

As more insurer managed claims are closed, we will begin to survey more insurer managed customers in the coming months. Based on initial survey results for insurer managed claims we would expect that the overall customer focus results will improve over the coming months.

## Notes:

- Results are reported one month in arrears.
- Insurer managed performance began contributing to results for SMs 1.2.3-5 from October 2021.

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

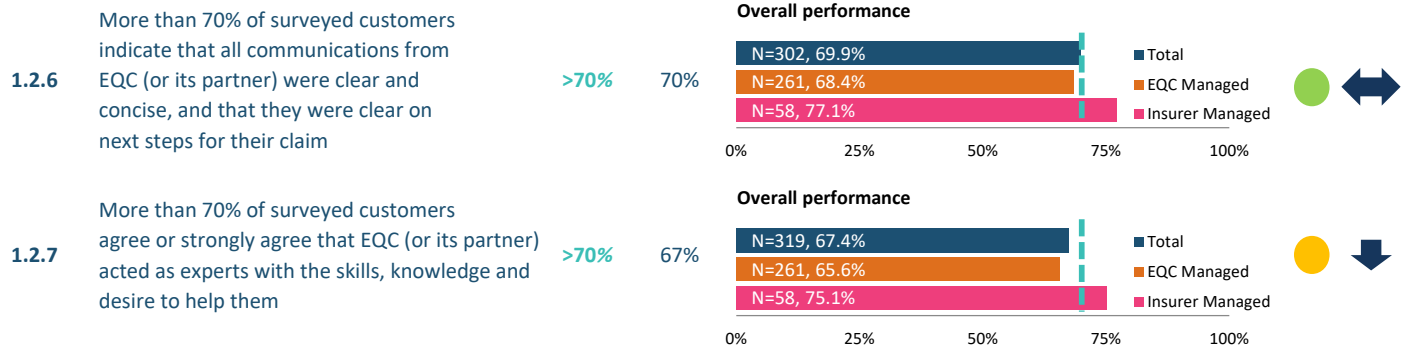
## Key:

- |                                    |  |                            |                                |
|------------------------------------|--|----------------------------|--------------------------------|
| Result not available for the month | Potential risk of not achieving target | Performance trend increase | No change in performance trend |
| On track for delivery              | Target highly unlikely to be 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

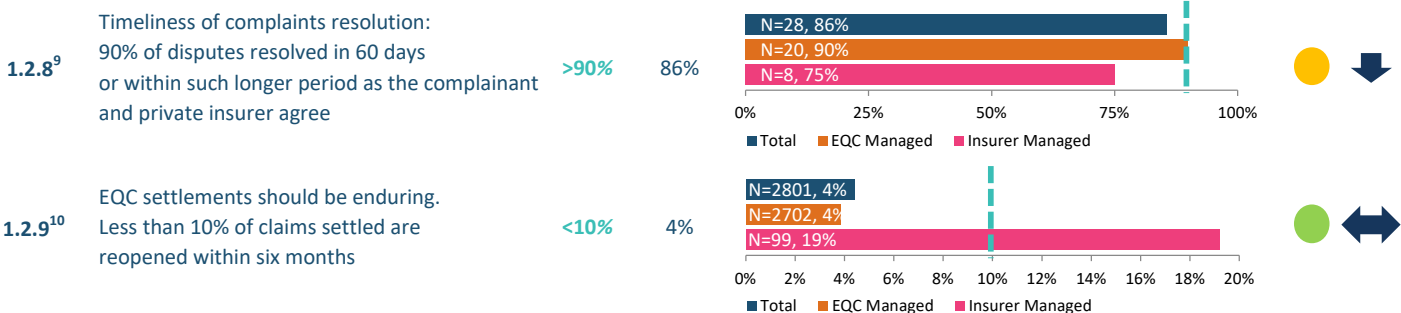
**Commentary:**

In the FYTD, performance against SOPE measures 1.2.6 is tracking in line with expected performance required to meet target while performance against SM 1.2.7 has dipped below expected performance required to meet target, but still remains within proximity.

As more insurer managed claims are closed, we will begin to survey more insurer managed customers in the coming months. Based on initial survey results for insurer managed claims we would expect that the overall customer focus results will improve over the coming months.

**Notes:**

- Results are reported one month in arrears.
- Insurer managed performance began contributing to results for SMs 1.2.6-7 from October 2021.

**Commentary:**

In the FYTD, performance against SM 1.2.8 is now tracking behind expected performance required to meet target. Of all in-scope claims for this measure, 90% of EQC-managed claims have been resolved within 60 days. Only a small volume of complaints have been received to date relating to Insurer managed claims, with 75% meeting the 60 day timeframe for resolution. It is noted that two claims not meeting the timeframe were considered a challenge rather than a complaint as the customer did not agree with the invalidation of the claim.

**Note:** Volatility of results for this measure due to low volumes of complaints.

In the FYTD, performance against SM 1.2.9 is on track to meet target. For this measure, 104 of the 2702 in-scope EQC managed claim closures between 01 January 2021 to 30 September 2021 were reopened within 6 months of closure (4%). For in-scope insurer managed claims, 19 of the 99 claims for the relevant period were reopened within 6 months of closure (19%).

**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

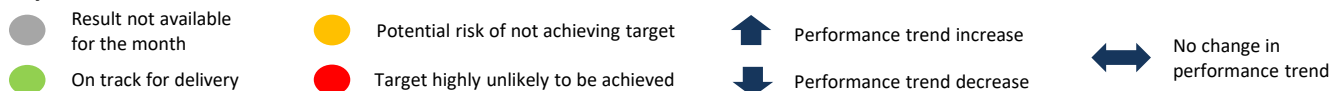
## Performance measures | Quantity

**Commentary:**

As reported last month, we are still unable to report on progress given the low volume of settled claims.

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

<sup>10</sup>Measure 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	YTD Result	Progress - YTD	Status/Trend
2.1.1	Percentage of stakeholders <sup>12</sup> surveyed <sup>13</sup> agree or strongly agree that the outputs of EQC's investment in research are: • of good or excellent quality <sup>14</sup> • relevant and focussed on the outcomes of the Resilience Strategy	75%		Measured on an annual basis 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	
2.1.2	Percentage of stakeholders surveyed agree or strongly agree that EQC: • is contributing to driving progress in resilience to natural hazards; • is an engaged and supportive partner	75%		Measured on an annual basis 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	

## Output 2.1 | Performance measures | Quantity

Percentage of the public surveyed <sup>15</sup> :					
2.1.3*	• who say that they thought about potential risks of natural hazards when buying or looking to buy a property	75%	84%		
2.1.3*	• as homeowners, are aware that they can take action to make their homes safer and stronger for disaster events	60%	69%		
2.1.3*	• on the standard key preparedness actions promoted by EQC <sup>16</sup> 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: • of good quality • on matters relevant to natural hazard risk reduction	5		Progress to be advised 0 1 2 3 4 5	

<sup>12</sup>Stakeholders include local government and design, planning, and construction professionals.

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

<sup>14</sup>Research excellence is a standardised framework for assessing the quality of research.

<sup>15</sup>By A C Neilsen via a quantitative survey.

<sup>16</sup>The 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 not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be 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	YTD Result	Progress - YTD	Status/Trend
2.2.1	Deliver the following milestones for introducing PRUE loss modelling <sup>17</sup> :	as per measure			
	• a communications strategy for introducing partners to PRUE loss modelling			Communications strategy completed.	
	• completion of the transition of the new system by 30 November 2021			Transition of new system complete. Progress as planned to deploy into Production to allow access to Partners.	
	• an agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA by the end of the financial year			An agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA has been completed	
2.2.2	As part of EQC's website redevelopment project, an online tool will be developed by 30 June 2022 to inform New Zealanders about:	as per measure		Development of on-line tool remains on track for completion, which in turn supports the delivery of recommendation 6.1.3 from the 2020 Public Inquiry.	
	• hazard risk information • priority preparedness actions they can take to reduce the impact of disaster			<b>Note:</b> Recommendation 6.1.3 is one of two recommendations noted under SoPE measure 4.6.	

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

## Key:



Result not available for the month



Potential risk of not achieving target



Performance trend increase



On track for delivery



Target highly unlikely to be achieved



Performance trend decrease



No change in performance trend









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


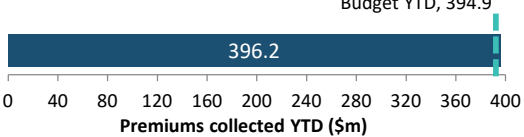




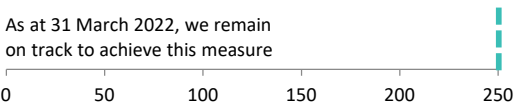

## Output Three - Risk Financing

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

## Performance measures








Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
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		Measured on an annual basis	
3.1.2	Annual consultation with the Crown on risk appetite occurs prior to purchasing reinsurance for 2021-2022	as per measure		Measured on an annual basis	
3.1.3	An annual review of EQC's Risk financing strategy is conducted	as per measure		Measured on an annual basis	

## Output 3.2 - Managing the NDF

3.2.1	The level of premiums collected compared to annual financial budget	100%		<p>Budget YTD, 394.9</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 remains compliant with Ministerial Direction as at the end of Q3 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		<p>As at 31 March 2022, we remain on track to achieve this measure</p> 	

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

## Key:

	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

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

## Output Four: Readiness for an event

Performance measures<sup>19</sup> | Quantity

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
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		EQC has contingent capacity to scale to 100,000 claims per year through the Natural Disaster Response Model utilising Insurers and their contracting arrangements with Third Party Administrators (TPAs).	
<b>Comment</b> 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.	
<b>Comment</b> Joint workshops between EQC, ICNZ, and Insurers to develop a Hawke's Bay earthquake event response strategy concluded in November 2021. This was socialised with Natural Disaster Response Model governance groups and is being noted to the EQC Board in the April 2022 EQC Board meeting. This would allow for socialisation of an approved event response strategy with wider stakeholders, at the earliest, from around May 2022. Planning for the next event response strategy, an Alpine Fault M8.1 earthquake, commenced in late January 2022 with joint workshops commencing in February 2022. These workshops are expected to conclude in April to allow for Natural Disaster Response Model governance endorsement in May 2022 and EQC noting in June 2022.					
4.3	Systems are established and available to receive agreed data from private insurer partners under the insurer response model agreement	as per measure		The Data Hub and Exchange are functional and working as expected. EQC continues to work with insurers to improve data quality and mature and automate processes.	

Performance measures<sup>19</sup> | 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%		Progress against this measure remains in line with expected performance required to meet target with the majority of insurers standing at 100% compliance for both the month of March and Year to Date.	
4.5	By 30 June 2022, EQC implements the 39 recommendations from the 2020 Public Inquiry <sup>20</sup> that are fully within its control	100%	92%	36	
4.6	EQC implements recommendations 5.1.3 and 6.1.3 from the 2020 Public Inquiry by 24 December 2022	100%		2	
<b>Comment</b> Progress against SOPE measure (SM) 4.5 shows that EQC has implemented or substantively implemented 36 of the 39 recommendations. Four of the remaining recommendations are on track for completion, with follow-up actions on two of the four to be finished prior to June 2022 and the remaining two, which relate to SM 4.6, to be delivered by December 2022. The final recommendation led by EQC is dependent on government decisions on another recommendation. The Natural Hazards Insurance Bill which was introduced to Parliament on 16 March, advances about 17 of the Public Inquiry recommendations. For the FYTD, performance against both SM 4.5 and 4.6 is tracking ahead of expected performance required to meet target.					
4.7	New Zealanders have increasing trust and confidence in EQC	PSR Index score >90		Result is pending	

<sup>19</sup>In the previous SoPE these measures were in the form of key activity measures.<sup>20</sup>EQC has a total of 41 recommendations to implement.

## Key:

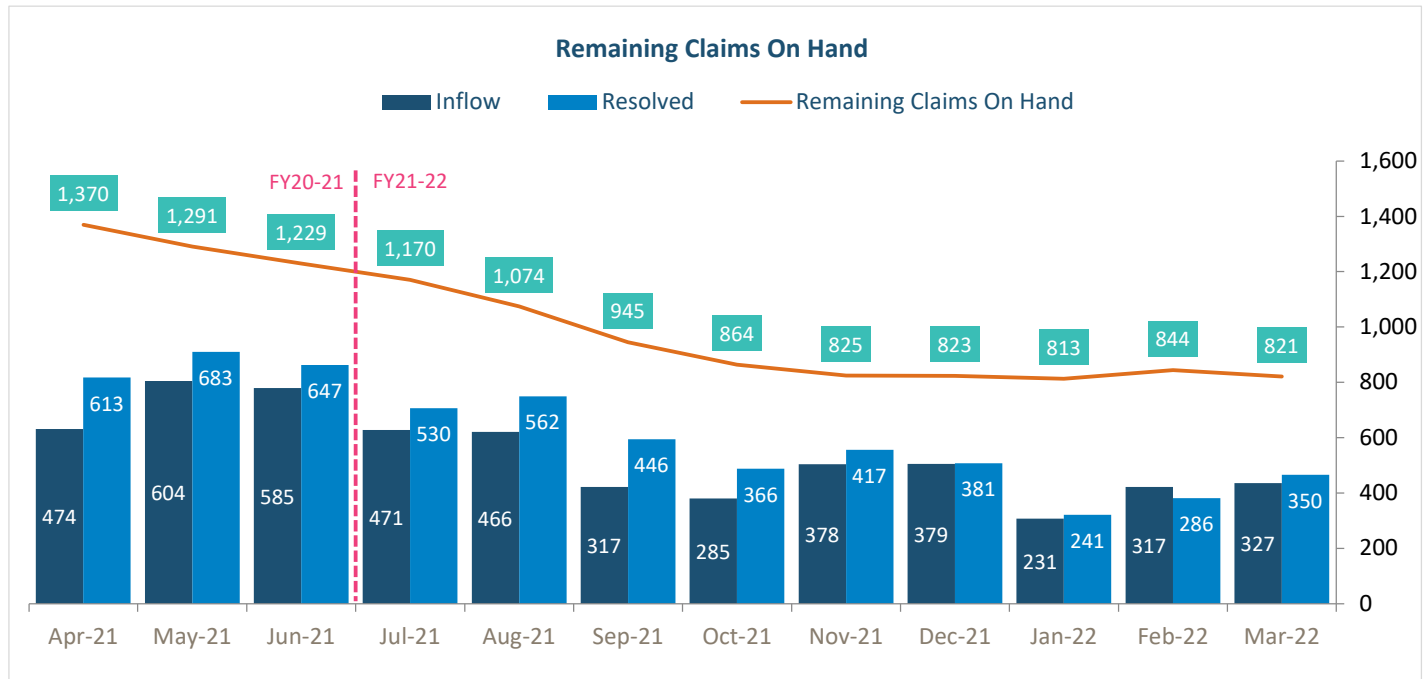
	Result not available		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

## Section 2 - Canterbury

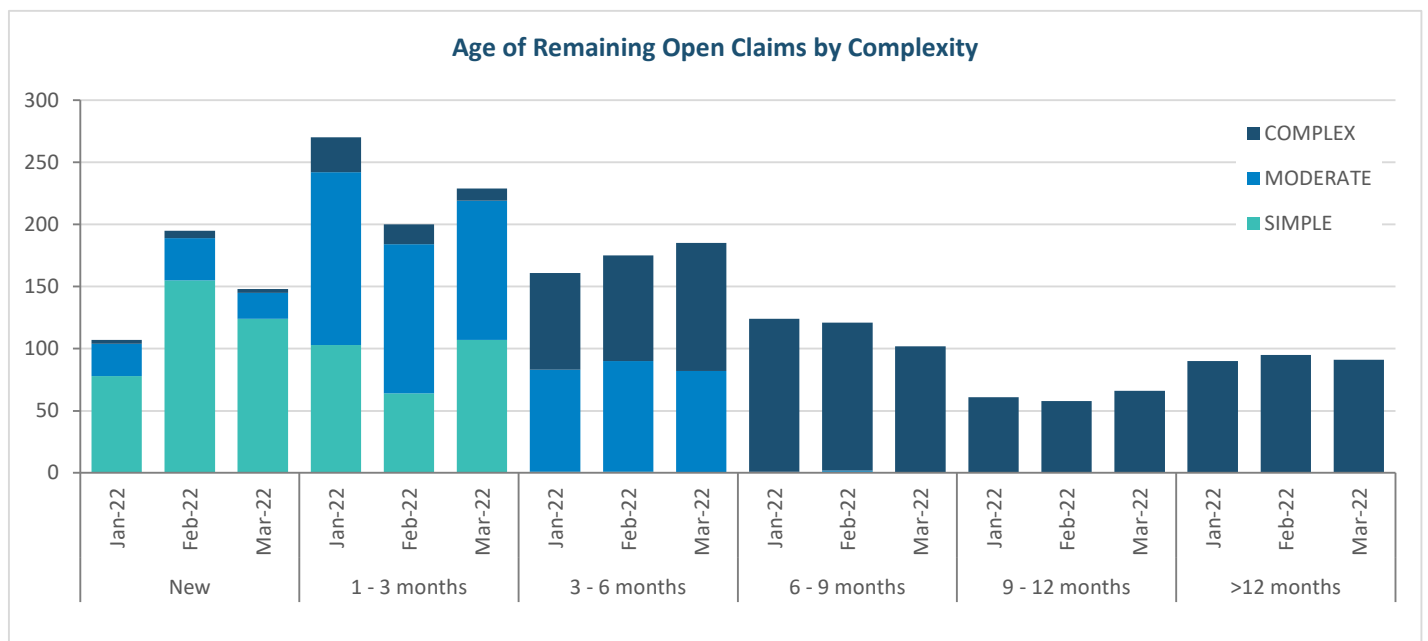
During March, 350 claims were resolved, offset by inflow of 327 claims. At month end we have 821 open Canterbury claims on hand, a reduction of 23 since the end of February.

This month saw a decrease in open Canterbury Event Sequence claims, down from 844 at the end of February to 821 as at March end. New CES inquiries during March totalled 390, of which 131 were able to be resolved with no further action, other than customer reassurance. This period also saw a reduction in claims in litigation, which now total 19, down 2 from last month. Given the impact of Covid on our staff and customers over the month these results are positive.

In line with our **Aged Claims Strategy**, the focus, since July 2021, remains the continued reduction of our 'aged claims' population (claims older than 12 months). This month our aged claims population decreased to 91 (vs. 95 last month).



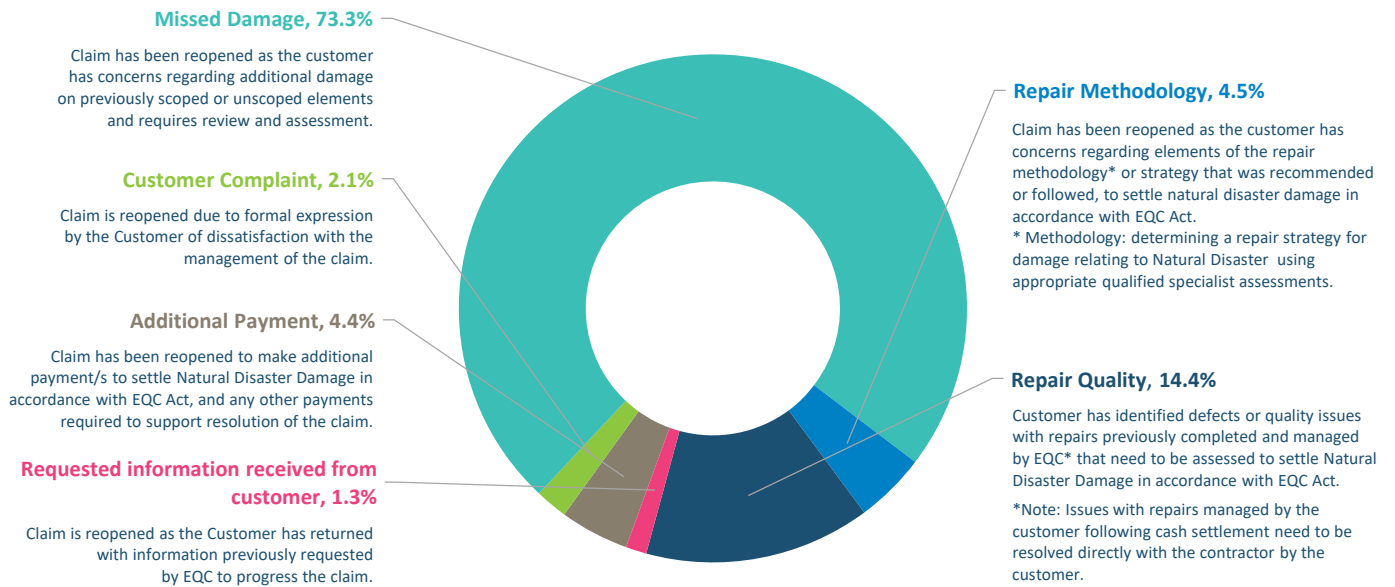
The 350 claims resolved this month includes 5 claims open at 1 March, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,624 of which are excluded). A further 11 SRES MOU claims were settled, and 1 open claim was returned to Claims Assurance.



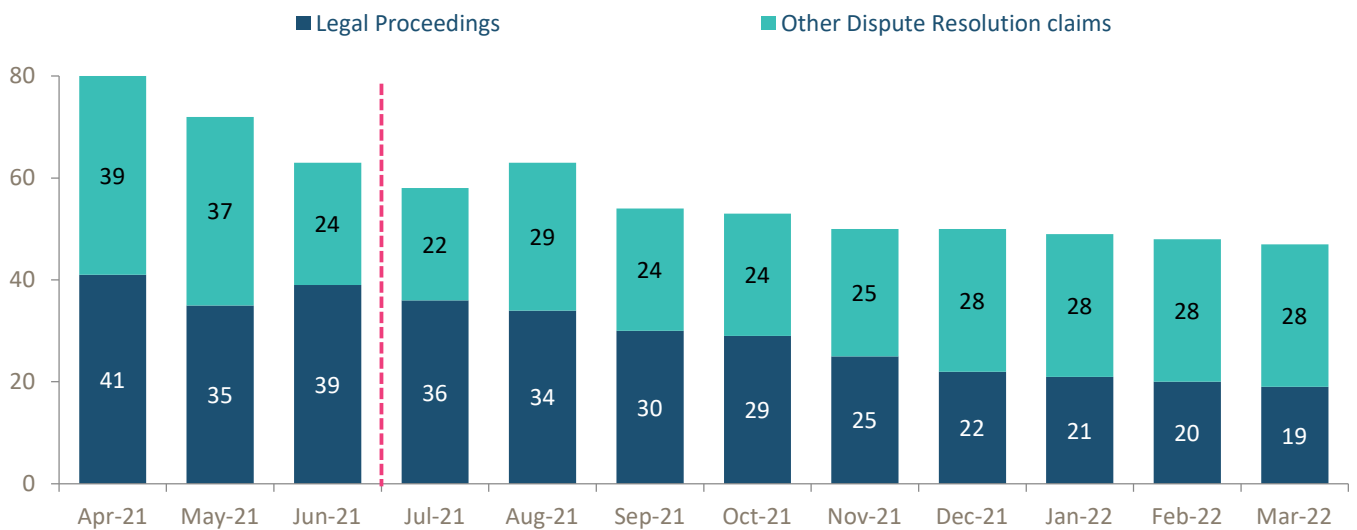
Resolution of aged claims continues to be a key priority for our settlement teams. During March there was a 4% reduction in claims aged > 12 months (95 down to 91). Though claims aged 9 - 12 months increased by 14% (58 up to 66), claims aged 6 - 9 months reduced by 16% (121 down to 102). Claims aged < 3 months also reduced, by 5% (395 down to 377).

## Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

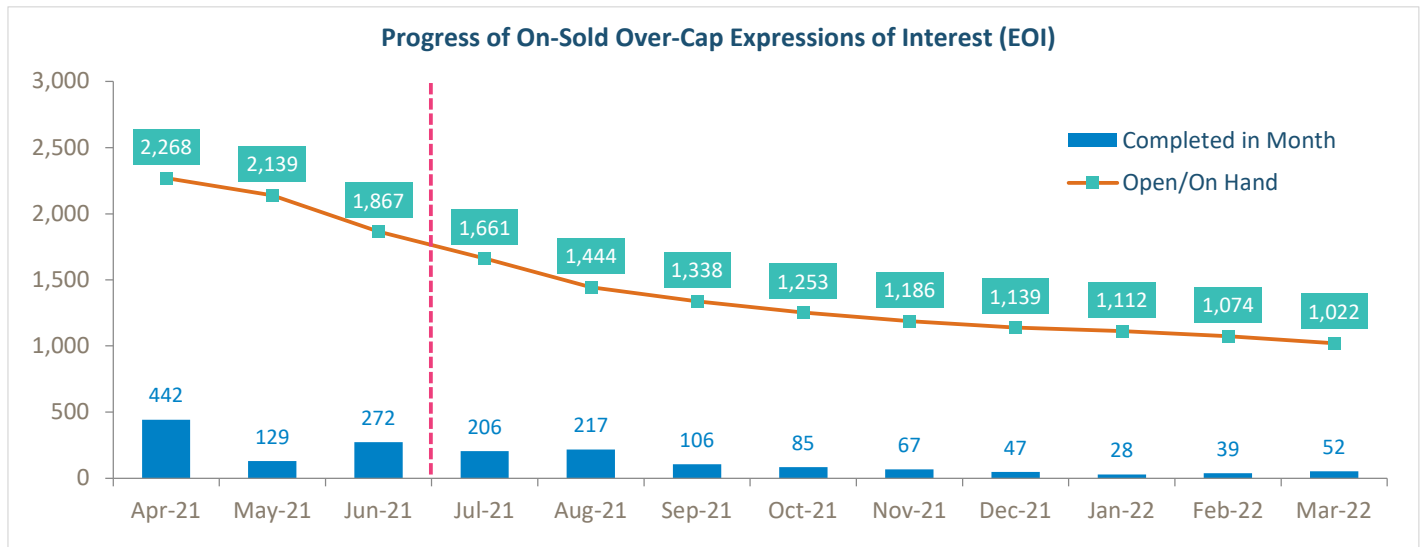


Claims in Dispute



As at 31 March, 19 Canterbury claims remained subject to legal proceedings, reduced from 20 at the end of February. Other claims with Dispute Resolution teams remained at 28, unchanged from 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 4,950\* applications of which:

- 1,172 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Agree & execute settlement agreement' (518) + 'Monitor and Report' (654);
- 687 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
- 1,307 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 1,022 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Work in Progress'), including 121 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)

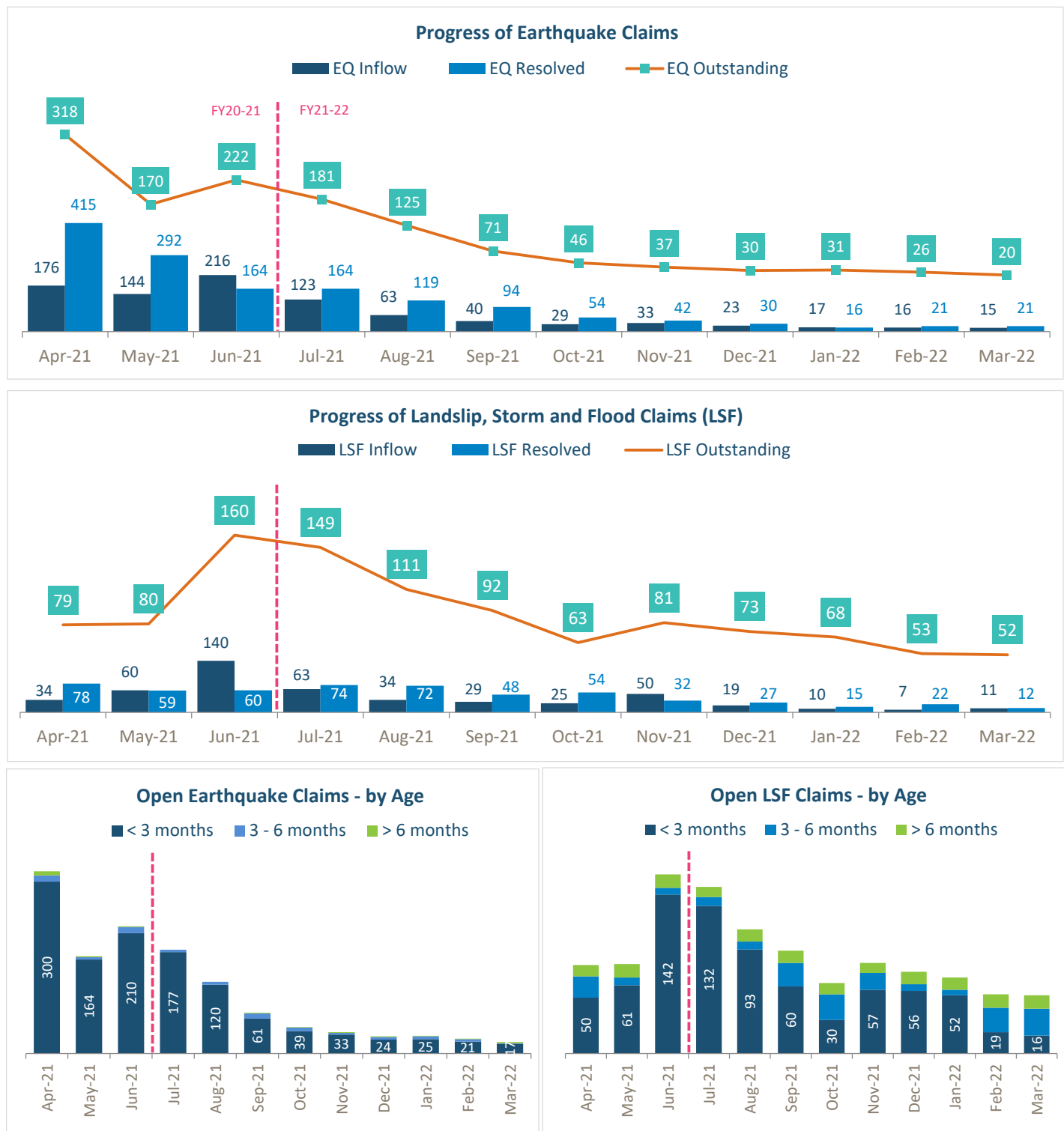


SOW - Scope of Works

## 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 26 new and reopened claims in March, up from 23 in February. Of this, 58% was attributable to earthquake (EQ) and 42% 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 31 March 2022, over 1,818 claims have been received under the NDRM, which came into effect on 30 June 2021. Over three quarters of these claims are landslip, storm, and flood (LSF) claims resulting from weather events during this period. Since NDRM commencement, the most significant of these weather events occurred between 16-18 July, centred in the Wellington and Tasman areas, generating over 300 claims.

During the month of March, a total of 131 claims were reported (15 EQ and 116 LSF related claims). From a claim generation perspective, we received 71 LSF related claims on 21 March. The trigger for this influx was a significant rainfall event, including a record-setting downpour in Northland. This event resulted in more than a month's worth of rain in less than day for parts of Northland, Auckland, the Bay of Plenty and Gisborne.

## Section 4 - Resilience

### Progress summary

#### On our Resilience Three Year Priorities (2019-22)



#### Coordinated & targeted Research investment

##### In this third quarter:

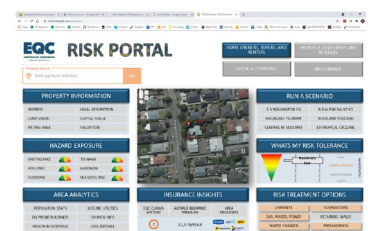
- The 2022 biennial grant projects were contracted and 11 (out of 13) of the research teams began their projects.
- Eight research projects were recently completed and submitted final reports.
- An internal review of EQC's research investment portfolio has begun. This will be an overview of EQC's current and previous investments in research over the last 5 years and their contribution to achieving our Resilience goals.



#### A renewed focus on the strategic value of Data and information

##### In this third quarter:

- The Risk and Resilience Portal Project Development Plan has been finalised, and a change impact assessment has been completed. The Business Case for the Portal is nearing finalisation.
- Four Risk and Resilience Portal workshops have been held with external stakeholder groups: Science and Research; Engineering; Local Government; and Central Government. The initiative has received strong support from each sector.



#### Public Education measures to raise public awareness

##### Survey results for the third quarter:

- Measure achieved for the quarter with **86%** of those surveyed in Q3 who bought, or looked to buy, a new property say they considered natural hazard risks. This quarter's result is consistent with results from previous Nielsen monitors. (Target 75%)  
*EQC has recently released new creative campaign material aimed at the home buyers audience.*
- Measure achieved for the quarter with **74%** of homeowners surveyed in Q3 said they were aware that there are preparedness steps they could take that will make their home safer and stronger for natural hazards. This quarter's result is consistent with results from previous Nielsen monitors. (Target 60%).

*Measure achieved highlighted by a significant increase on 69% in Q2. It's important to note that awareness is important across the wider public, not just homeowners. 70% of all those surveyed (homeowners and renters) are aware there are preparedness actions they can take. This compares to 68% in the Q2 measure.*

*Working to improve awareness is an important area of opportunity for EQC's preparedness messaging. Multiple areas of work are currently underway to improve this measure.*

- Measure achieved for the quarter with **85%** of the all those surveyed have taken at least one of the six key preparedness steps. (Target 55%)

*This is the most complex of EQC's measures focused on Public Education.*

*Much of EQC's messaging focused on preparedness is aimed at homeowners, as they have the ability to take more significant preparedness actions that are out of reach for most tenants. **92% of homeowners** have taken at least one of the six key preparedness steps.*

*When measuring preparedness against action taken across all six key preparedness steps, which aligns much more closely to the >55% performance standard, results viewed through this lens shows that:*

*- **60% of homeowners (key audience)** had taken action when it was possible to the action*

*- 54% of all surveyed had taken actions when it was possible to take the action*

*Note: this measure is calculated by summing the count of people who said 'yes' to each of the six actions, divided by the sum of the count of eligible people who answered for each action (excludes those who said not applicable).*

*These results are very close to those achieved in Q1. Inspiring New Zealanders to take preparedness actions that will reduce the impact of natural hazards remains the primary goal of EQC's Public Education Strategy.*



## 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



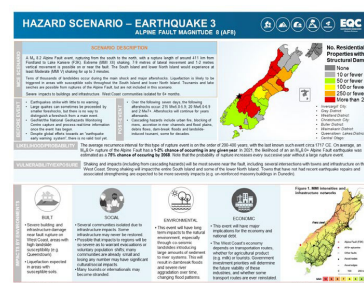
Click the image  
to view our  
Quake Safe Guide



### Accelerating the synthesis & Translation of research outputs

#### In this third quarter:

- Participation in policy workshops and development, contributing to the development of the National Adaptation Plan, Climate Adaptation Act, Natural & Built Environment Act, and the review of the Land Information Memorandum process.
- An introductory workshop on Volcanic Activity and Tsunami hazard risks was held with Insurers, with participation from academics from GNS Science and the University of Canterbury.
- An internal introductory presentation was provided on the Taranaki volcanic eruption scenario.
- "Planning for non-planners" courses continue to be held and well received.
- Continued engagement on DIA's revised LIM initiative.
- Submission on the National Adaptation Plan.
- A think piece on Risk Tolerance has been drafted, and findings have been presented to the Hazard Risk Board for discussion.
- The Climate Action Plan has been circulated internally for feedback.



### Developing reciprocal Partnerships

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

#### In this third quarter:

- EQC's continued role in the National Lifelines Council has been recognised by being appointed to the Leadership Team, following a revision of the governance structure of the Council due to increased engagement across the sector.
- EQC has been appointed to the Aotearoa Earthquake Science Advisory Panel.



Click the image above  
to find out more about  
the NZ Lifelines Council



### 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 third quarter.

These results will be reported under Section 1 'SOPE Results' as they become available.



## Section 5 - Customer Focus

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' claims). EQC continues to directly manage historical claims ('EQC Managed' claims) relating to damage prior to 30 June 2021.

### 'EQC Managed' claims

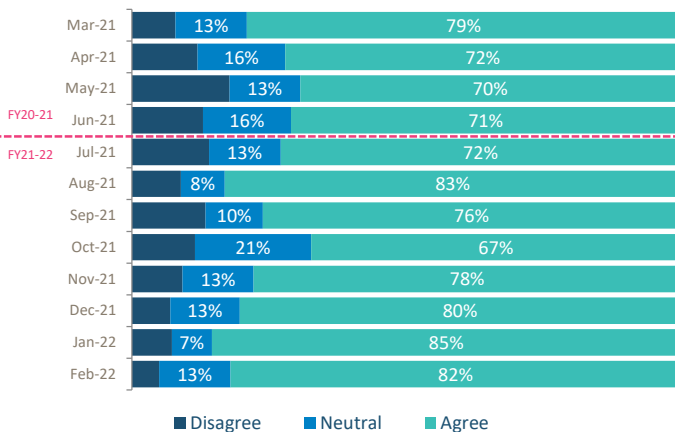
Overall, customer satisfaction with EQC's service amongst our Canterbury customers continues to trend upwards. Satisfaction amongst our customers impacted by Other Natural Disaster Events has held relatively steady between quarters, however interpretation of monthly results should still be treated with caution due to the small sample sizes.

### 'Insurer Managed' claims

We are now five months into surveying customers insured under the insurer managed claims model, however sample sizes still remain low. We expect the volumes to increase significantly in the coming months.

### Transparent, fair and reasonable interactions

Canterbury - Recent Experiences  
(SoPE 1.1.6)

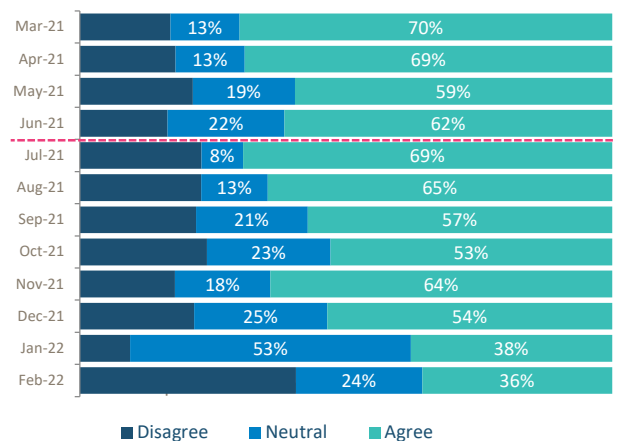


YTD AVG = 78%

Target: &gt; 70%

Trend

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



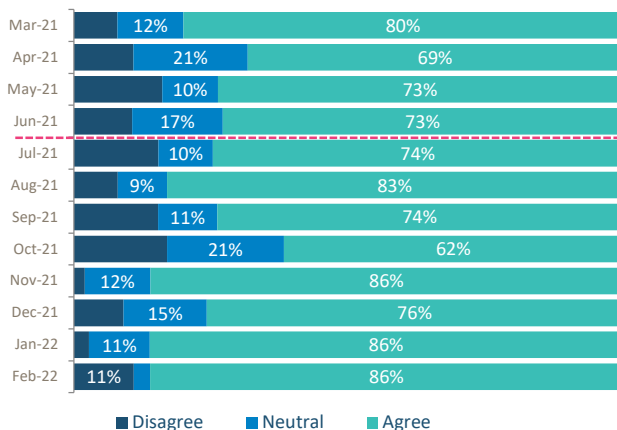
YTD AVG = 58%

Target: &gt; 70%

Trend

### Responsive to individual needs and situation

Canterbury - Recent Experiences  
(SoPE 1.1.7)

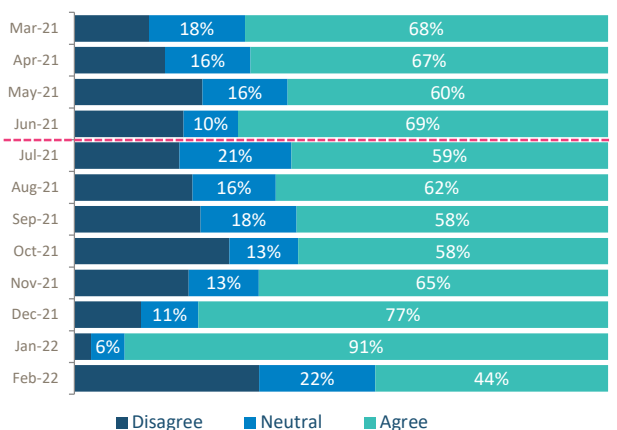


YTD AVG = 78%

Target: &gt; 70%

Trend

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



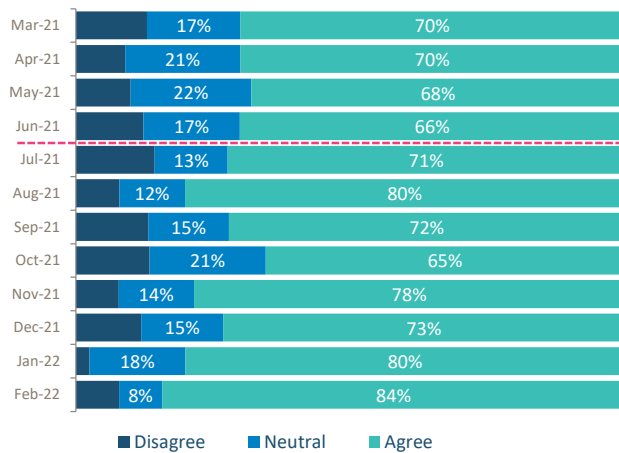
YTD AVG = 63%

Target: &gt; 70%

Trend

## Section 5 - Customer Focus (cont.)

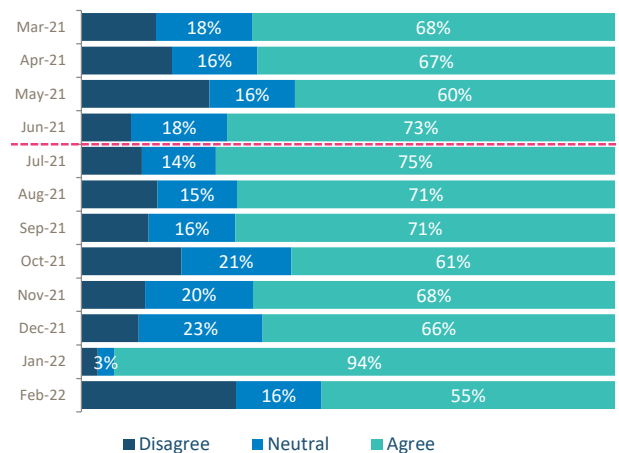
## Quality of communication and customer clarity on next steps

Canterbury - Recent Experiences  
(SoPE 1.1.8)

YTD AVG = 75%

Target: &gt; 70%

Trend

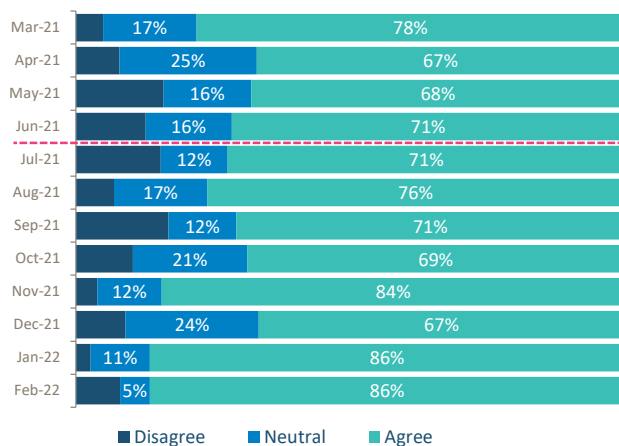
Natural Disaster Events (excl. Canterbury)  
(SoPE 1.2.6)

YTD AVG = 70%

Target: &gt; 70%

Trend

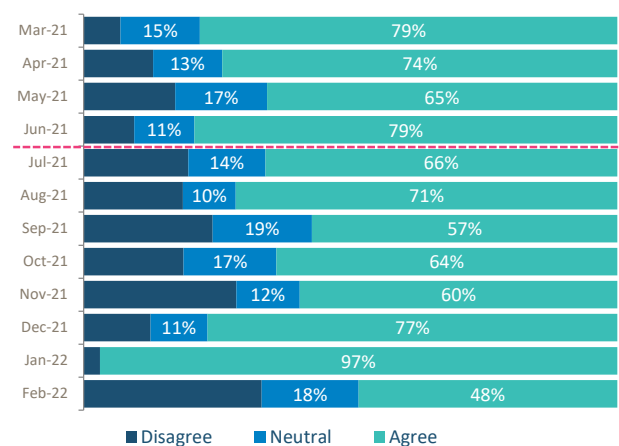
## Demonstrating expertise and a desire to help

Canterbury - Recent Experiences  
(SoPE 1.1.9)

YTD AVG = 75%

Target: &gt; 70%

Trend

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

YTD AVG = 67%

Target: &gt; 70%

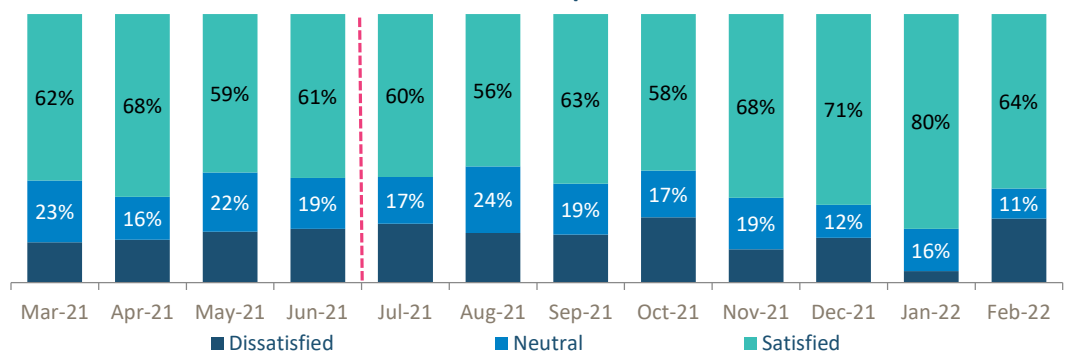
Trend

## 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

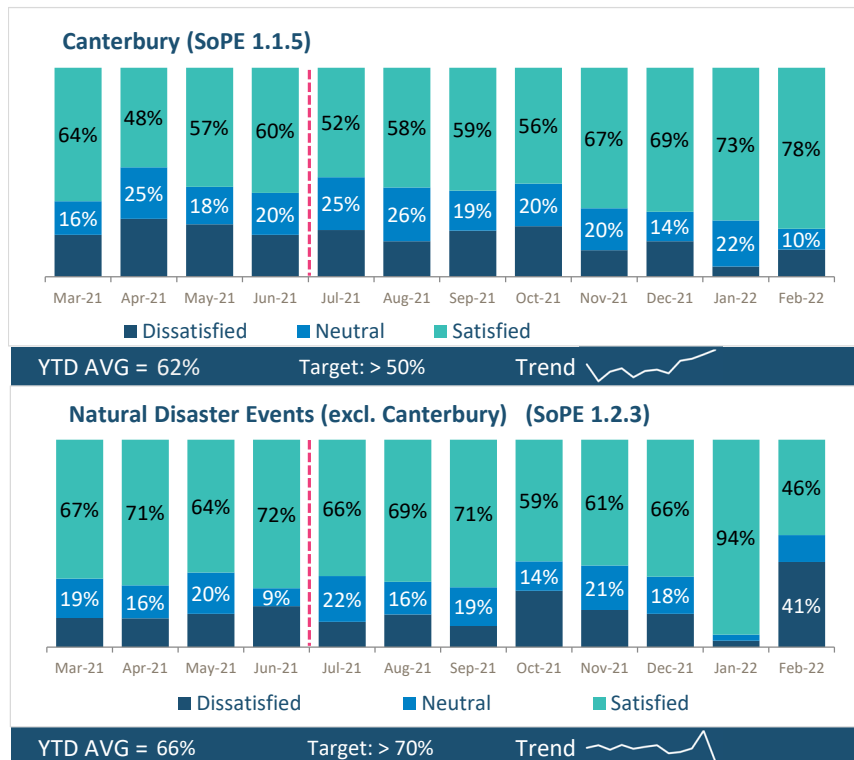


YTD AVG = 64%

Trend

## Section 5 - Customer Focus (cont.)

## Overall claim experience by event response



## Our Canterbury customers

Satisfaction with the overall experience (SM 1.1.5) amongst customers continues to climb.

Satisfaction with recent\* experiences (SM1.1.6-9) amongst customers remains strong. YTD performance continues to track ahead of expected performance required to meet their respective targets.

\*Recent experience relates to the last six

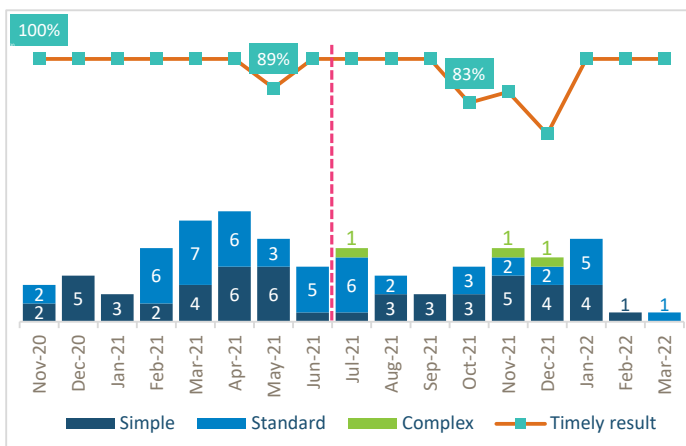
## Our Natural Disaster Events (NDE) customers

Satisfaction amongst customers with both the overall experience and recent experiences (SMs 1.2.3-7) has held steady between quarters.

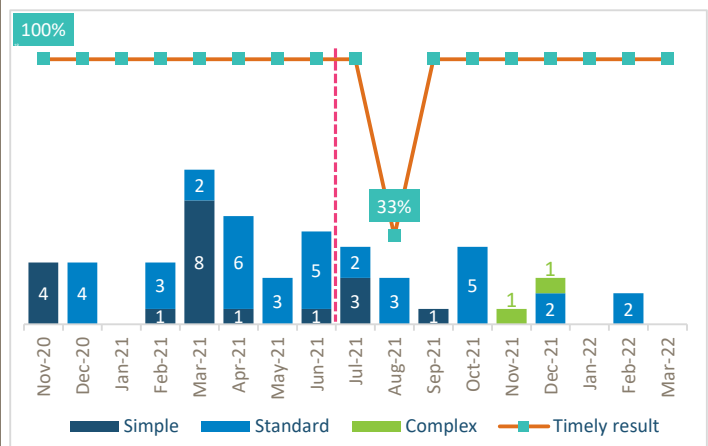
Monthly results still need to be treated with caution due to small base sizes.

## Timeliness of complaint resolution

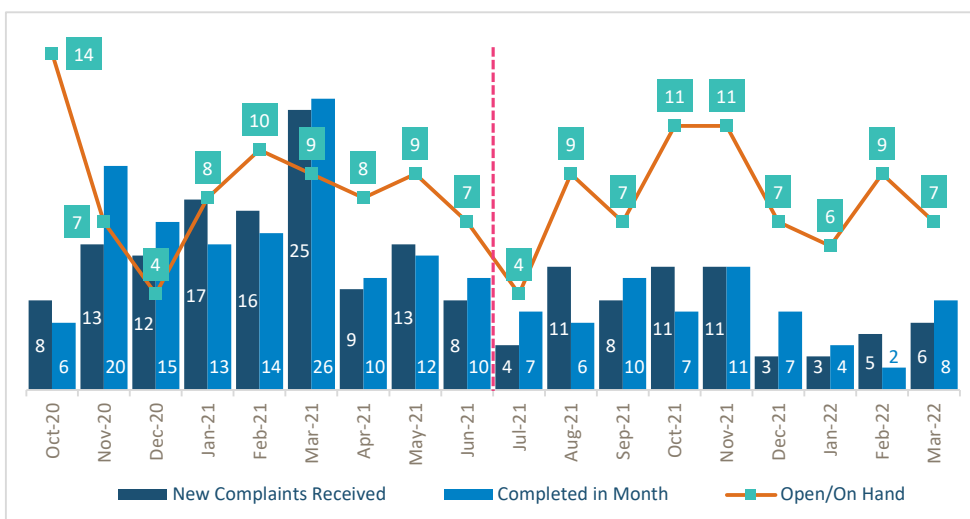
## Canterbury (SOPE 1.1.10)



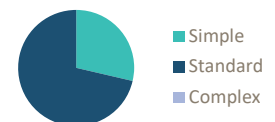
## Natural Disaster Events (Excl. Canterbury) (SOPE 1.2.8)



## Progression of EQC-managed customer complaints



## Complexity of open complaints



We received inflow of 6 new complaints in March offset by resolution of 8 complaints. This left 7 open complaints on hand at month end, a decrease of 2 claims from the previous month.

Two of the 7 complaints open at month end were simple complexity, 5 were standard, and there were no complex complaints.

Of the open complaints, 4 are service related, 2 process related and 1 was

## Section 5 - Customer Focus (cont.)

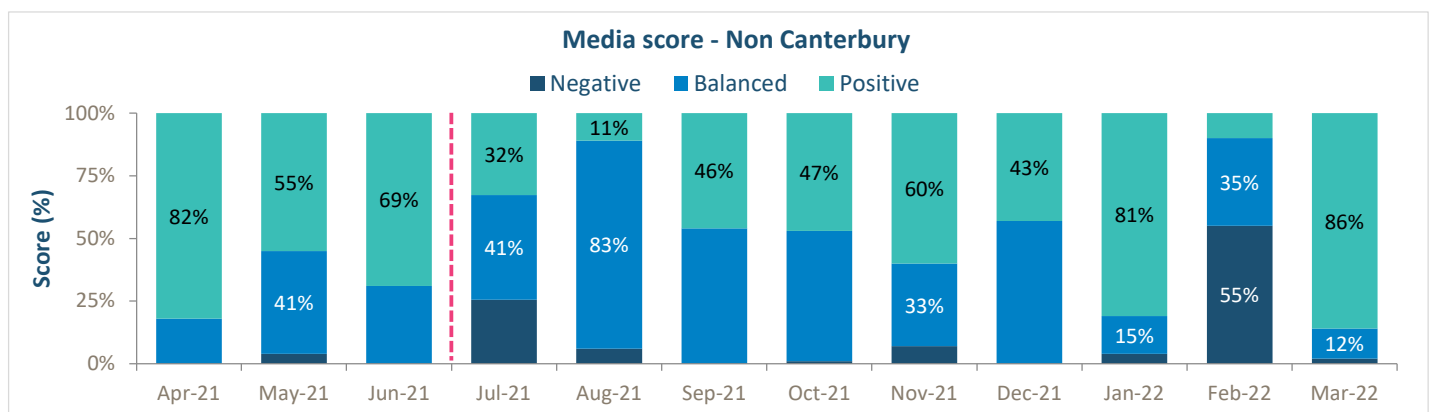
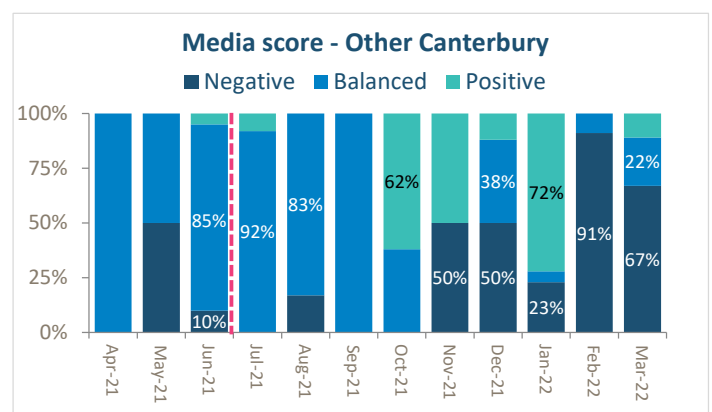
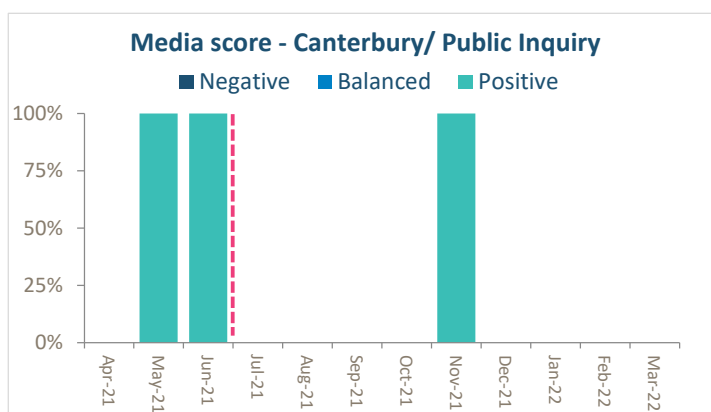
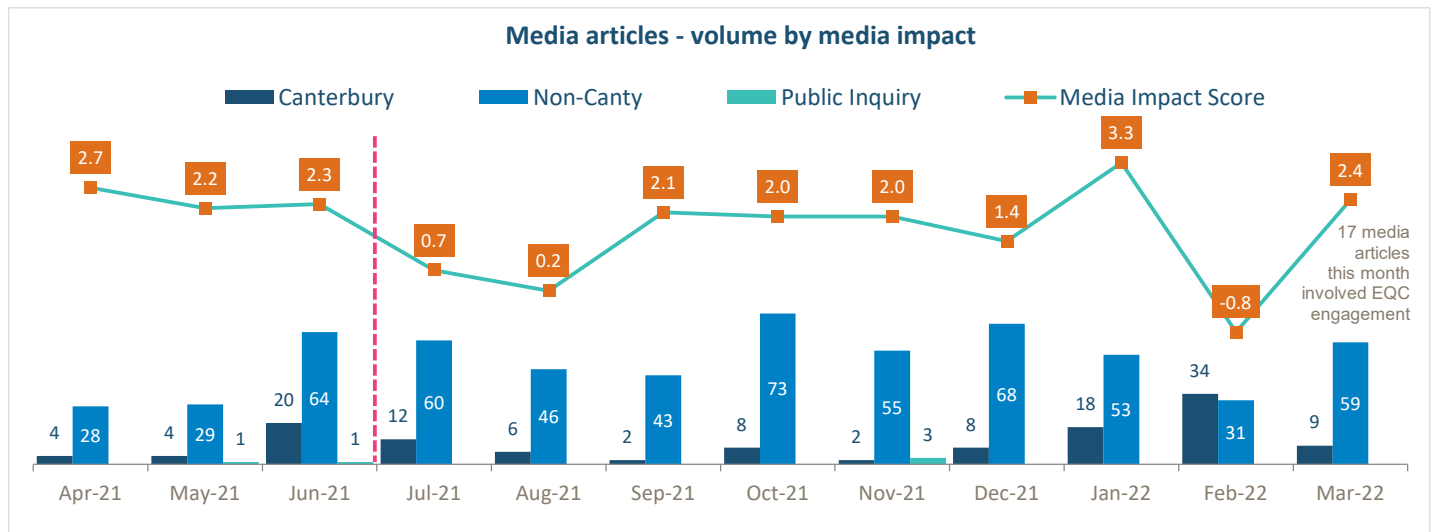
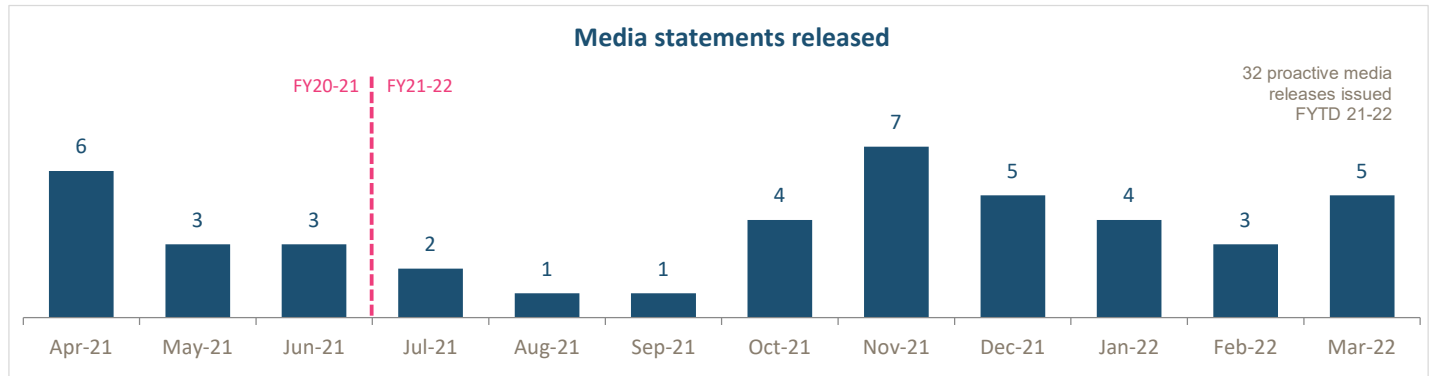
## Total call, email and post volume

	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22
Outbound - Inbound Ratio	14:86	12:88	12:88	10:90	19:81	10:90
Grade of Service	98%	99%	99%	99%	98%	99%
Abandonment Rate	2%	1%	1%	1%	2%	1%
Roll Over No Answer	43	29	25	19	30	28
Total Calls	2,943	3,101	2,003	1,832	2,479	2,527
Total Email and Post	4,680	4,706	3,260	3,137	2,266	2,518

## Section 6 - Media (traditional)

This month, coverage increased slightly by 5%, to a total of 68 reports. During March, the volume of negative coverage fell substantially, down from 52% last month to 10%. As a result, our Media Impact Score (MIS) increased substantially to 2.4, from -0.8 from last month, but still down on January (MIS of 3.3).

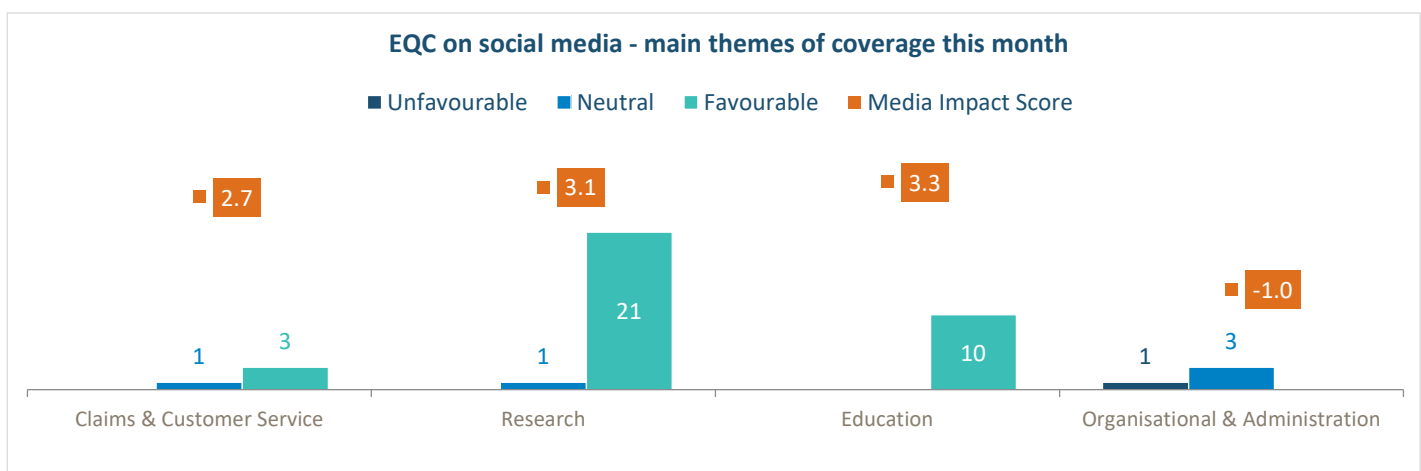
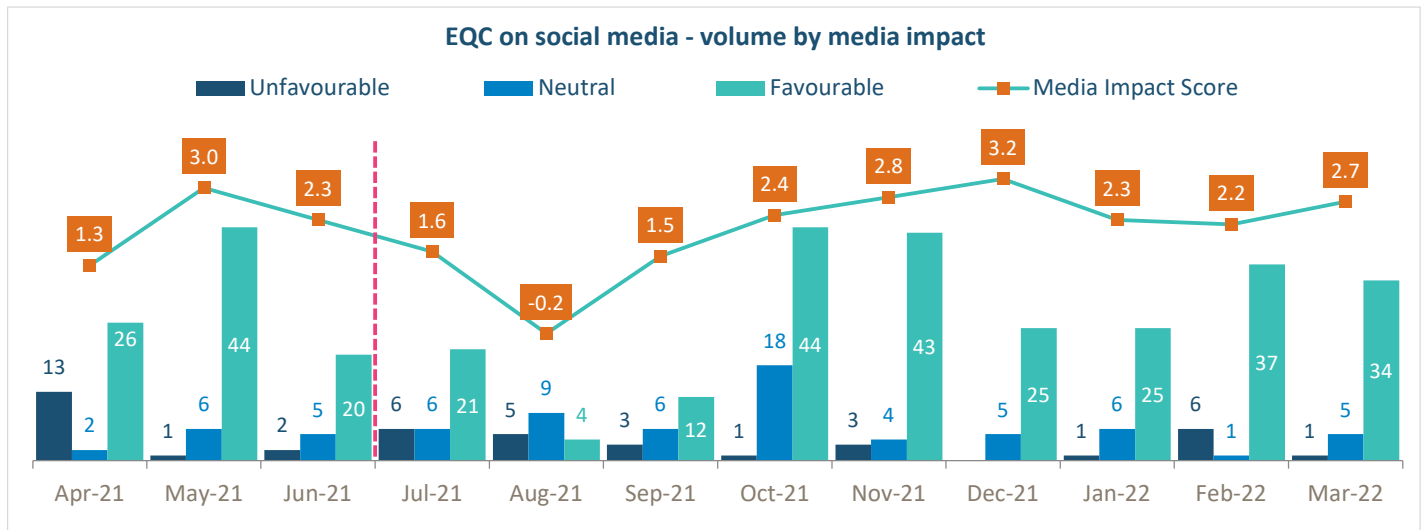
Research was the leading theme of coverage this month, with 40 mentions on various research undertakings that EQC is involved in, with EQC co-funded research of the Nevis Fault in West Otago received significant media attention this month. The research uncovered prehistoric seismic events that suggest the fault is capable of a similar sized event as the Darfield Canterbury earthquake of 2010. The strong emphasis on research was also reflected in the leading messages this month.



## Section 6 - Media (social)

This month, the number of social media posts decreased by 9%, to a total of 40 posts. Over this period, negative coverage fell to 3% from 14% last month resulting in rise in our Media Impact Score (MIS) by 0.5 points to 2.7.

Similar to traditional media, research was the leading theme of social media posts. This month, the leading research topic was the EQC co-funded research of the low-cost earthquake early warning system, which had Twitter posts from @EQCNZ, @MasseyUni, and researchers involved in the project. Research on the Nevis Fault attracted a handful of social media posts, compared to being featured prominently in traditional media.



As with traditional media coverage, research was the leading theme of social media posts. The leading research topic was the EQC co-funded research of the low-cost earthquake early warning system, which had Twitter posts from @EQCNZ, @MasseyUni, and researchers involved in the project. Research related posts this month have driven this month's leading message of *helps communities better understand the risk of natural disasters*.

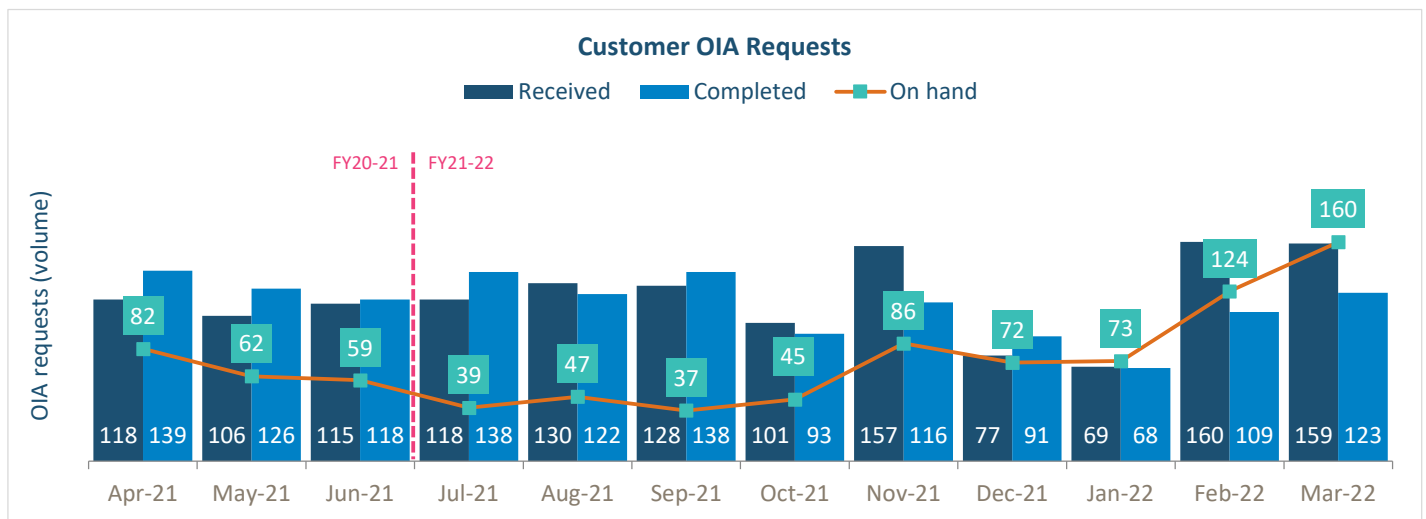
### Understanding the Media Impact Score

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.

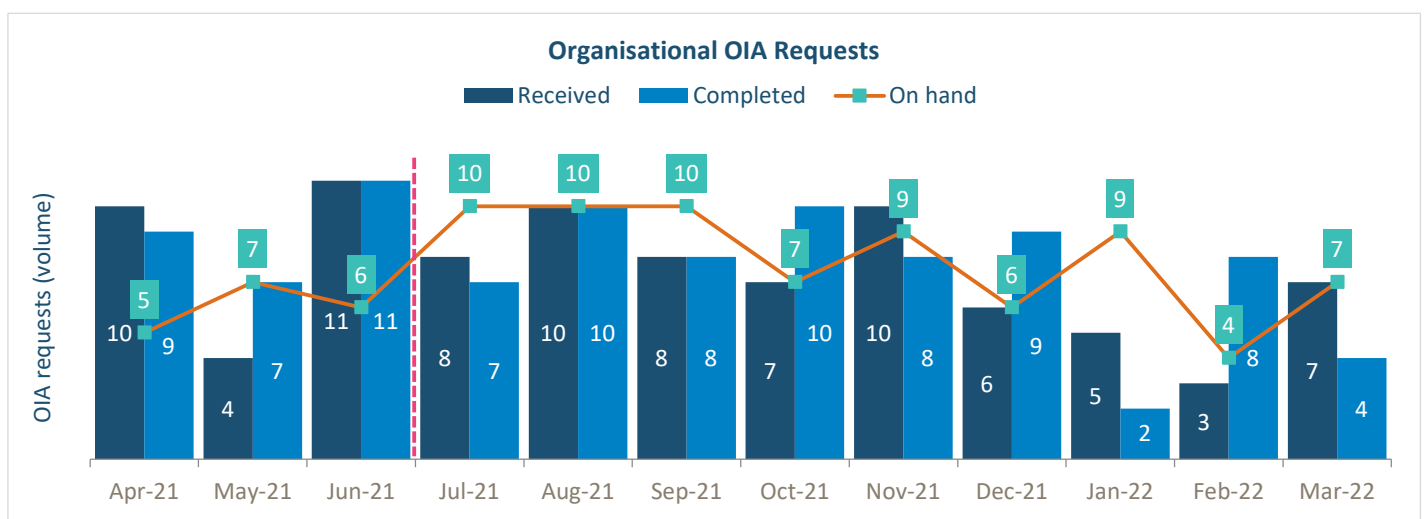
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the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

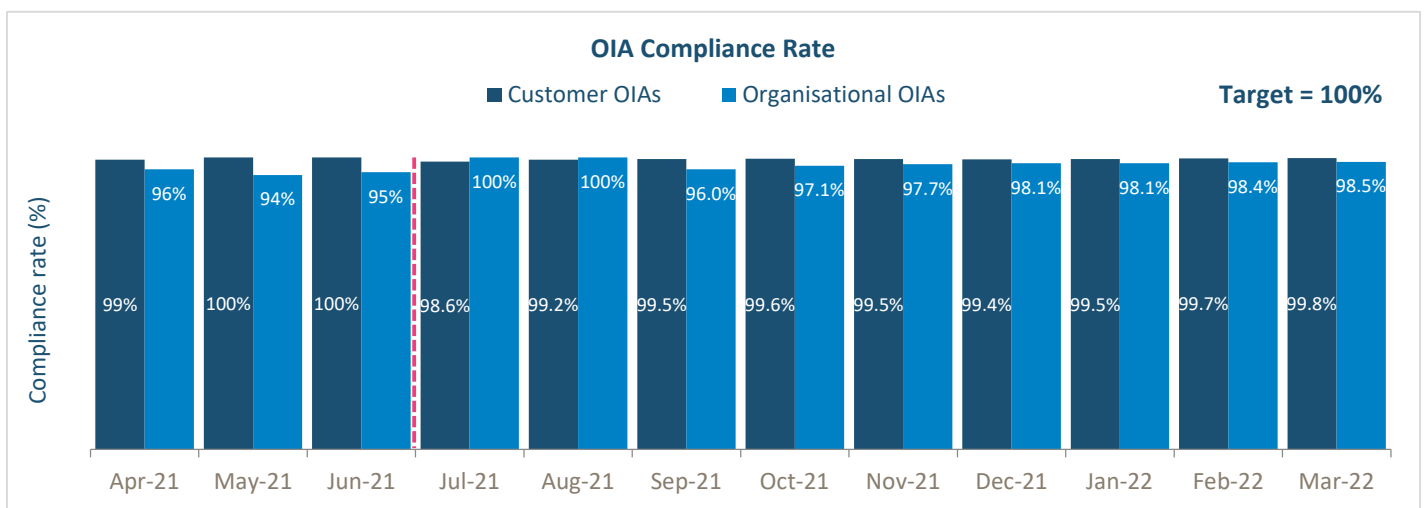


This month, our Customer OIA Team received 159 new OIA requests (vs. 160 in Feb-22). Coupled with the 124 requests on hand from last month and resolution of 123 requests this month, the team have 160 requests on hand at month end.



This month, our Government Relations Team received 7 new high level OIA requests (vs. 3 in Feb-22). Coupled with the 4 requests on hand from last month and completion of 4 requests this month, the team have 7 requests on hand at month end.

**Note:** One OIA request has been added as completed in February. We believe that this was due to an OIA request that was due near the end of February and sent in February, but not marked as completed until March. The on hand total for February has also been updated to reflect this.

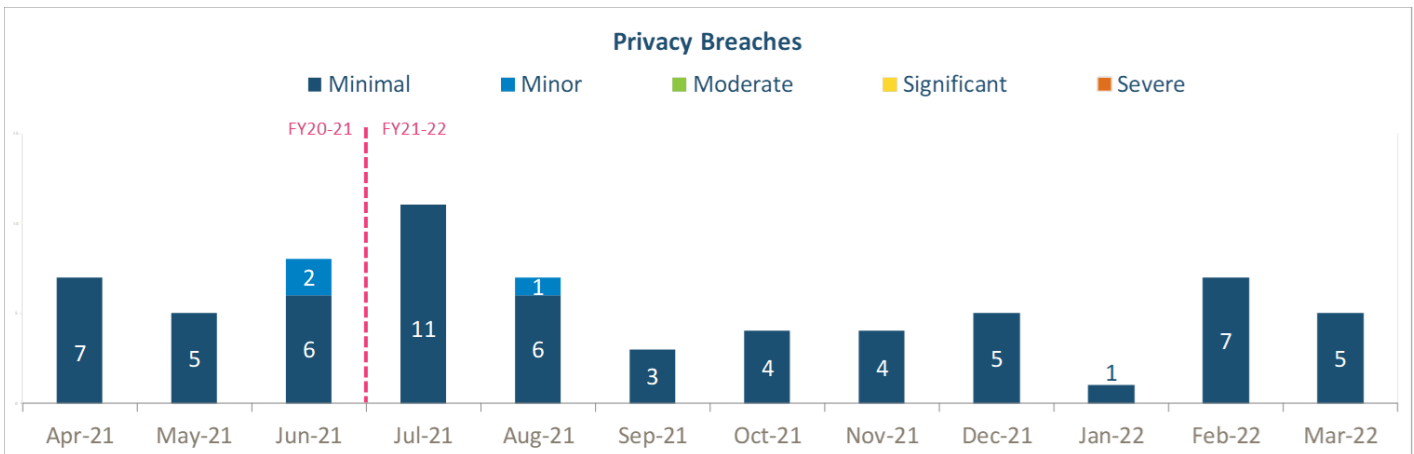


This month our Customer OIA Team achieved a 99.4% compliance rate, with the YTD compliance result holding steady at 99.8%.

During the same period, the YTD compliance rate of our Government Relations Team has also held steady at 98.5% for organisational/ high level OIA requests following a month of 100% compliance.

## Section 8 - Privacy Breaches

Five privacy breaches (vs. 7 in Feb-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.



### Privacy breaches

Breaches reported this month relate to: 'Incorrect email address used' (1); 'Wrong document sent' (2); and 'Wrong email or letter content' (2). All breaches have been 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:

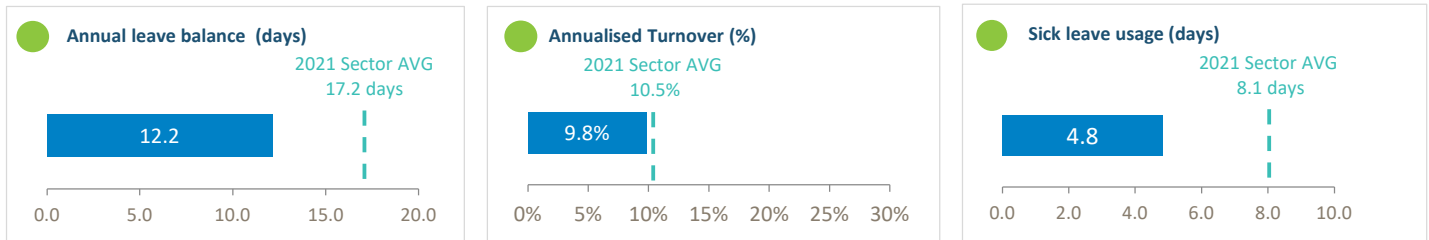
Severe	Significant	Moderate	Minor	Minimal
Breach of sensitive or highly sensitive information with serious potential or actual harm. Indication of systemic failure that could undermine government systems. The incident will significantly affect the reputation of and undermine trust and confidence in the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



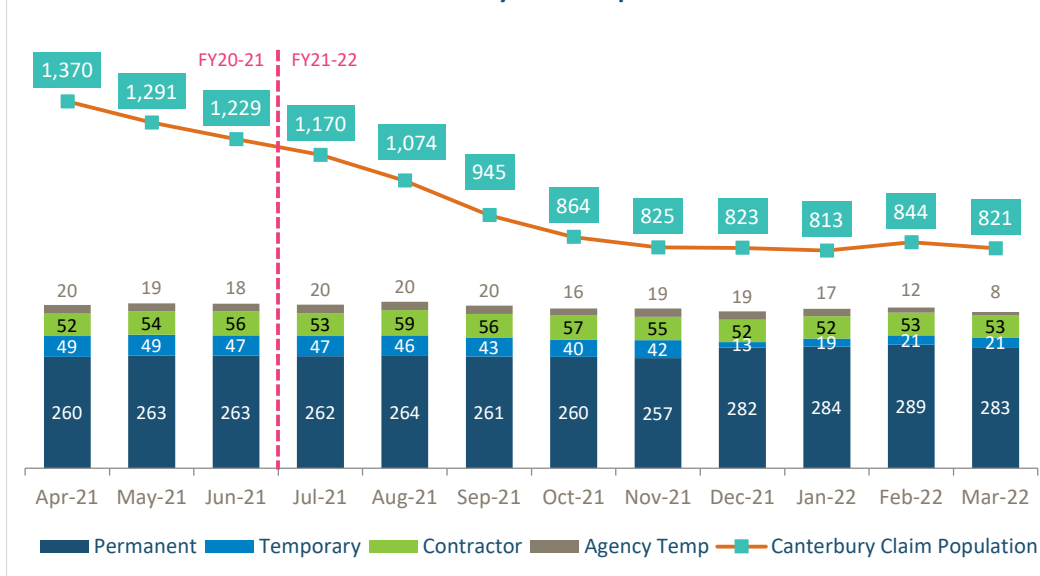
## Section 9 - HR Operations

Across March, our permanent workforce headcount decreased by 6, while our temporary headcount remained unchanged over this period. During the month, our average annual leave balance dipped to 12.2 days (vs. 14 in Feb-22) remaining below the 2021 Public Sector ('sector') average of 17.2 days. Average sick leave usage remained unchanged from last month at 4.8 days and also remains below the sector average of 8.1 days. Meanwhile, annualised turnover ('voluntary turnover') fell to 9.8% (vs. 12% in Feb-22) dropping below the sector average of 10.5%.

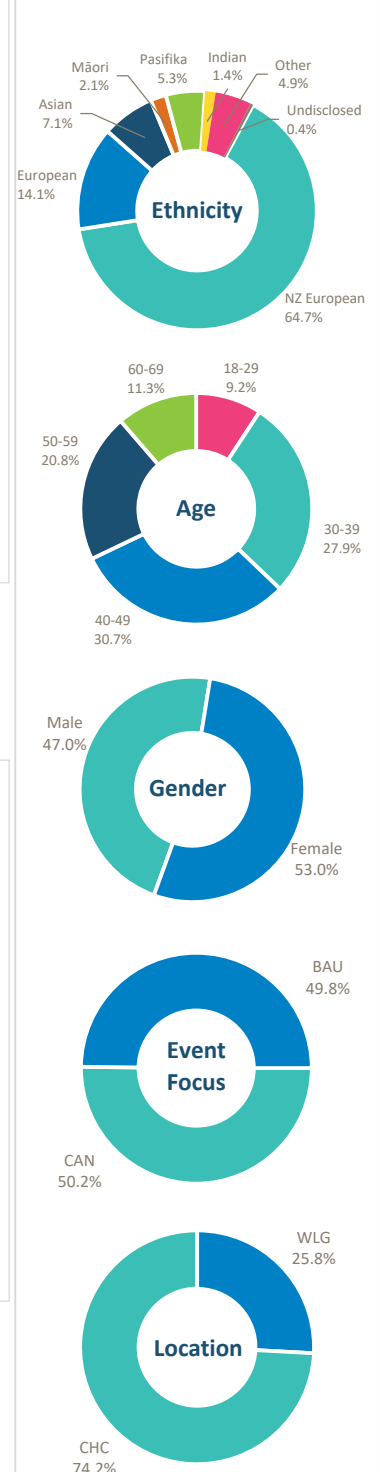
### HR Ops at a glance - EQC's performance against Public Service Sector Averages



### Headcount & Canterbury Claim Population Movement

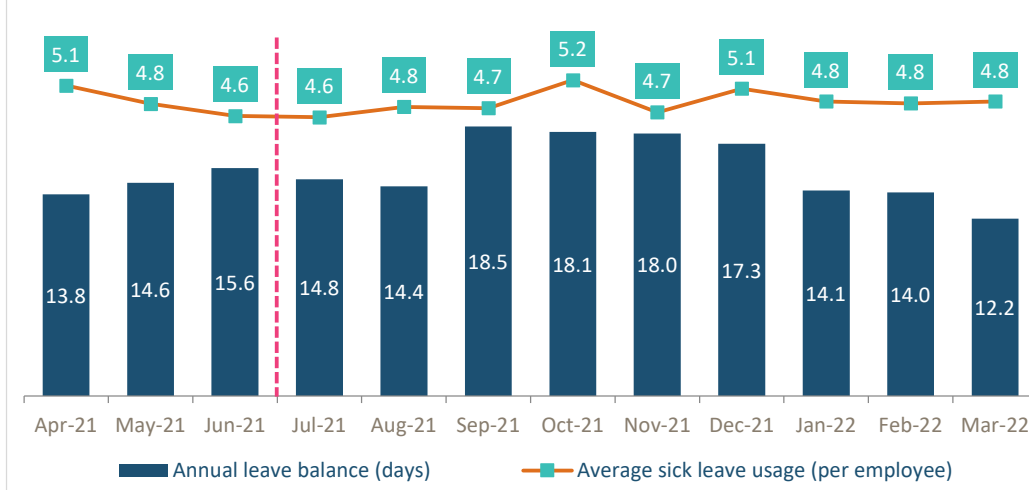


### Our Workforce Profile



Over the month, our permanent employee population has decreased by 6 while our temporary employee population has remained static. We continue to see many opportunities in the employment market which remains competitive in which employees are starting to move into other organisations in search of a different challenge.

### Annual and Sick Leave



As reported above, our average annual leave balance dipped to 12.2 days (vs. 14 in Feb-22) and remains below the 2021 public sector average of 17.2 days.

In the same period, average sick leave remained unchanged from last month at 4.8 days against a 2021 public sector average of 8.1 days.