

## How to use this dashboard

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

### Section 1 - Statement of Performance Expectations (SoPE) measures

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

[https://www.eqc.govt.nz/sites/public\\_files/documents/publications/EQC-SoPE-2019.pdf](https://www.eqc.govt.nz/sites/public_files/documents/publications/EQC-SoPE-2019.pdf)

### Section 2 - Canterbury

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11. It shows how many claims are open or have been reopened (inflow), how many claims have been resolved during the month (resolved), and how many are outstanding at the time of reporting (total outstanding (on hand)). We also track how long claims have been open for (age of outstanding open claims).

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

This section covers all claims that are not related to the specific Canterbury and Kaikōura events. Here, we track our claims management progress by how many we have received during the month (inflow), how many we have resolved in the month (resolved), and how many are on hand (outstanding). The data in this section is organised by the type of damage for which a claim may be lodged (namely earthquake, landslip, flood or storm damage).

### Section 4 - Customer Satisfaction

We monitor customers' satisfaction with their interactions with EQC. There are two parts which align to the customer satisfaction metrics in the SoPE: Service Quality and Kept Informed. The data comes from the customer satisfaction survey that TNS Kantar undertakes on our behalf each month. This section also summarises call volume data.

Due to timing, the customer satisfaction results are reported a month in arrears.

### Section 5 - Media

This section monitors 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).

### Section 6 - Official Information Act (OIA) Requests

The OIA section monitors the number of OIAs received, completed and left on hand at the end of the month. The OIAs are divided into two types: those in which customers request information and/or supportive information from us on their claim (customer OIA), and the OIA requests that relate directly to EQC and/or its operational activities (high level OIAs). The compliance rate for both types is being monitored.

### Section 7 - Privacy Breaches

This section provides a monthly update on EQC's compliance matters, in particular, privacy breaches.

### Section 8 - HR Operations

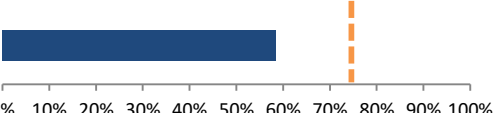

This section tracks EQC's average annual leave balance and sick leave usage and compares them to the Public Service Benchmark. Information in this section also includes a broad profile of EQC's workforce.

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

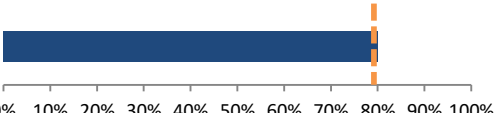

## Section 1 - Statement of Performance Expectation measures - monthly monitoring

## Output Two - Event Response

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

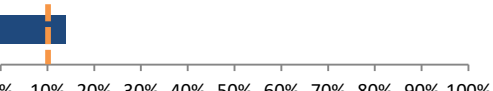

Ref	Measure	YE Target	Result	Progress - YTD	Status/Trend
2.1.1	Outstanding claims over six months old, on hand at 30 June 2019, are settled by 31 December 2019	75%	58%		

**Commentary:** By EOM December 2019, we had closed 58% of claims that were outstanding (over 6 months old) at EOM June 2019. Consequently we did not achieve the target for this measure. As at 31 May 2020 we had closed 71% of these claims, up from 69% at the end of April.

2.1.2	Inflow of reopened claims lodged post 1 January 2019 will be settled within six months of reopened date*	80%	80%		
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**Commentary:** So far this financial year, 80% of claims that were reopened during January-through-November 2019 have been settled within 6 months of their reopened date, on target.



\*Including claims opened from 1 January 2019 to 31 December 2019 will give a financial year (1 July 2019 to 30 June 2020) result in terms of "settled within six months"



2.1.4	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months	<10%	13.9%		
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**Note:** this is a reverse target

**Commentary:** So far this financial year we have reopened 13.9% of settled claims within 6 months of closure. This is a slight deterioration since last month (13.8%).

## Key:

-  Result not available for the month
-  On track for delivery

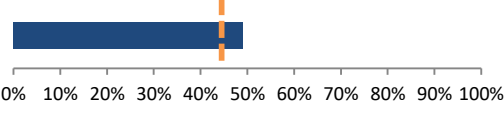
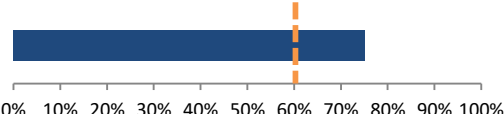
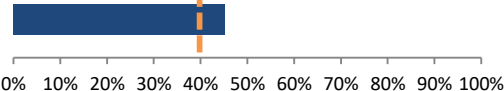
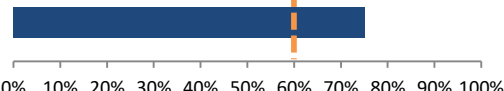
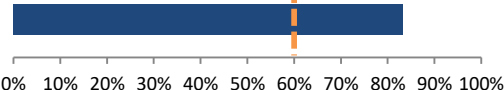
-  Potential risk of not achieving target
-  Target highly unlikely to be achieved

-  Performance trend increase
-  No change in performance trend
-  Performance trend decrease

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

## Output Two - Event Response


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


Ref	Measure	YE Target	Result	Progress - YTD	Status/Trend
2.1.5	The proportion of surveyed customers who indicate satisfaction about their overall claim settlement process	≥ 45%	49%		On track ↑
2.1.6	The proportion of surveyed customers who agree or strongly agree that the overall quality of the service received while making the claim (during recent claim experience) was good	≥ 60%	75%		On track ↔
2.1.7	The proportion of surveyed customers who indicate that they were well informed during the claims settlement process	≥ 40%	45%		On track ↑
2.1.8	The proportion of surveyed customers who agree or strongly agree that they were kept well informed during their recent claim experience	≥ 60%	75%		On track ↔
2.1.9	The proportion of surveyed customers who agree or strongly agree that the overall manner of the people they had contact with (during your recent claim experience) was good	≥ 60%	83%		On track ↔

**Commentary:** 'Overall Satisfaction' (2.1.5) amongst our Canterbury customers improved on last month's result with a YTD average result of 49% as has our performance in ensuring our Canterbury customers were 'Kept Informed' (2.1.7) improving to 45%. Satisfaction of Canterbury customers with their recent experiences across the measures of 'Overall Quality of Service' (2.1.6), 'Kept Informed' (2.1.8) and 'Overall Manner' (2.1.9) have all remained steady and remain well above their respective targets.


**Note:** Customer satisfaction is reported one month in arrears, therefore the results reported are as at 30 April 2020.


## 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

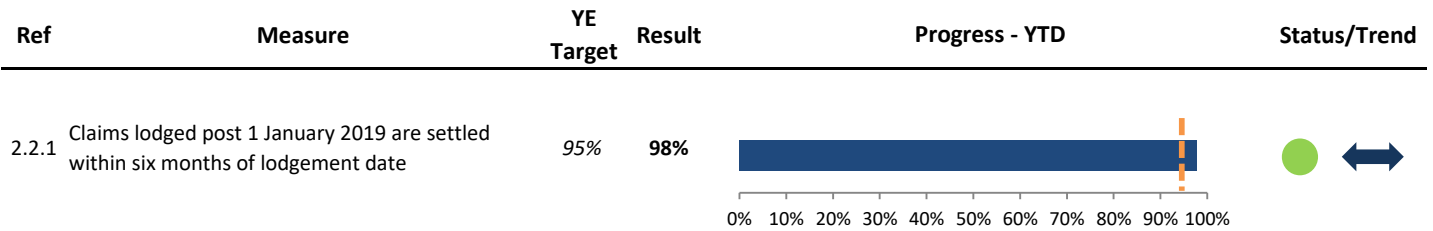
 No change in performance trend

 Performance trend decrease

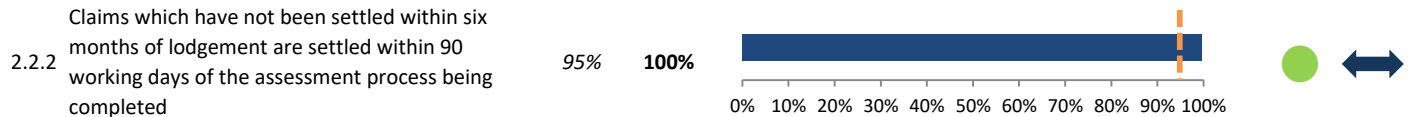
## Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

## Output Two - Event Response

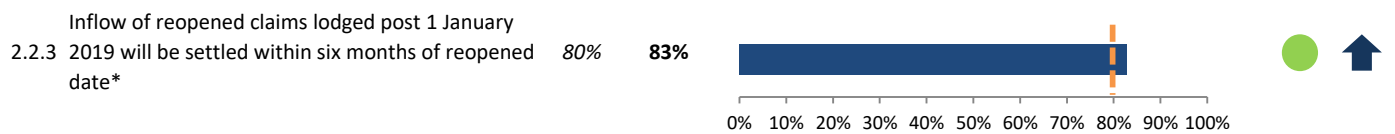
## Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)



**Commentary:** As at 31 May, 98% of claims lodged post 1 January 2019 have been settled within 6 months of lodgement, meeting the required standard.

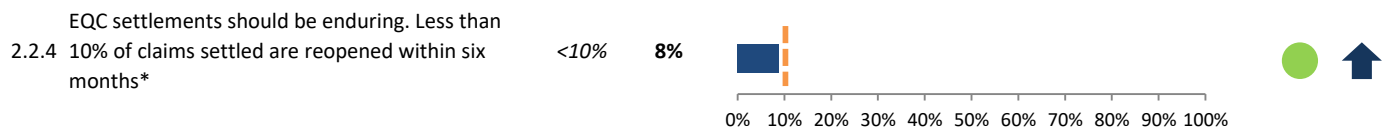


**Commentary:** So far this financial year, all claims that were not settled within 6 months, have subsequently been settled within 90 working days of the completion of the assessment process.



**Commentary:** So far this financial year, 83% of claims that were reopened in January-to-November 2019 have been settled within 6 months of being reopened, a slight improvement in performance since end of April (82%), and ahead of target.

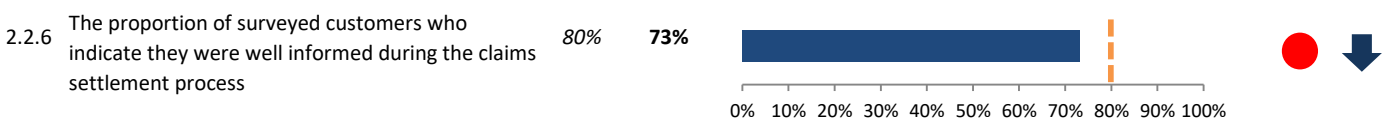
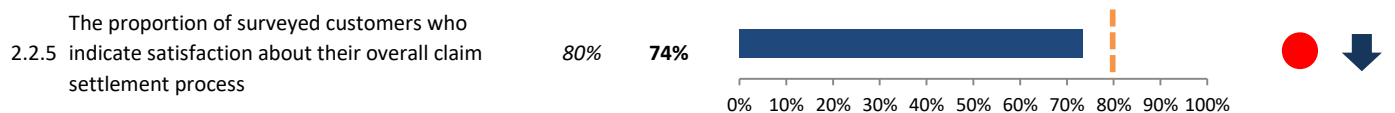
\*Including claims opened from 1 January 2019 to 31 December 2019 will give a financial year (1 July 2019 to 30 June 2020) result in terms of "settled within six months"



**Note:** this is a reverse target

**Commentary:** As at May month end, the rate of enduring settlement measures 8%, improving from last month (9%).








\* The start date for this rolling measure is 1 January 2019



**Commentary:** 'Overall Satisfaction' (2.2.5) amongst our customers impacted by other natural disasters continues to drop with a result of 74% (vs. 75% last month). A continued slide in our performance was also noted in the other key measure where customer satisfaction with how well they were 'Kept Informed' (2.2.6) dropped to 73% (vs. 75% last month).

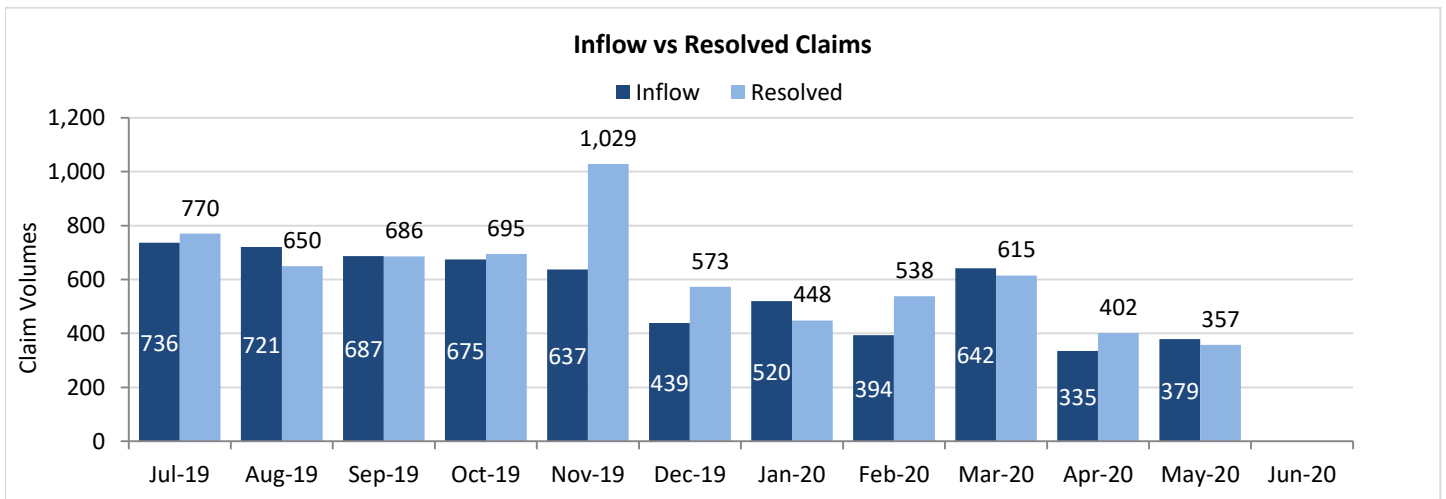
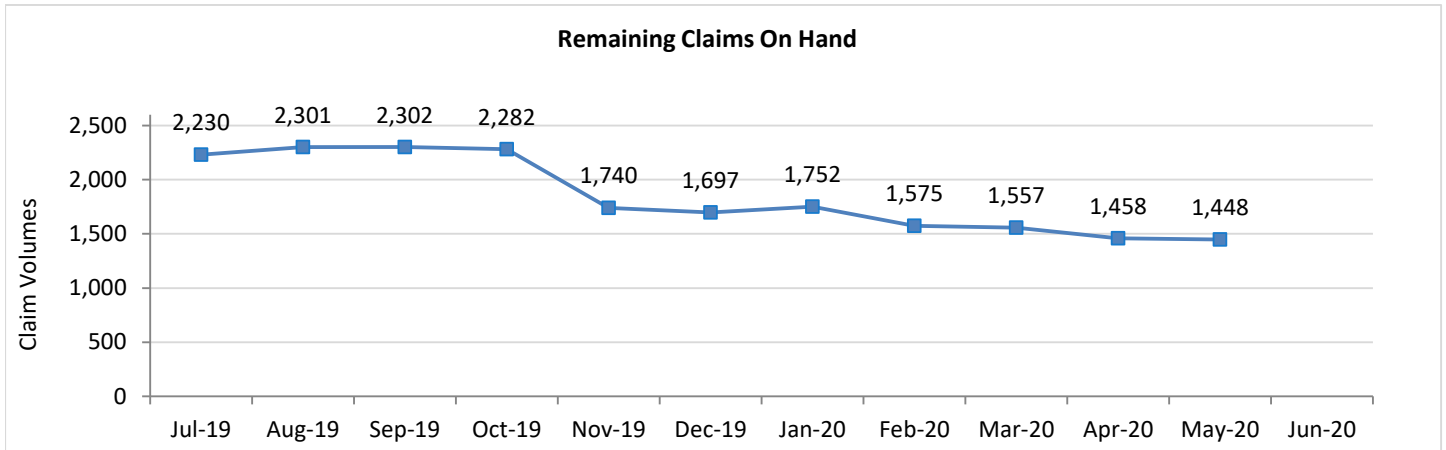
**Note:** Customer satisfaction is reported one month in arrears, therefore the results reported are as at 30 April 2020.

## Key:

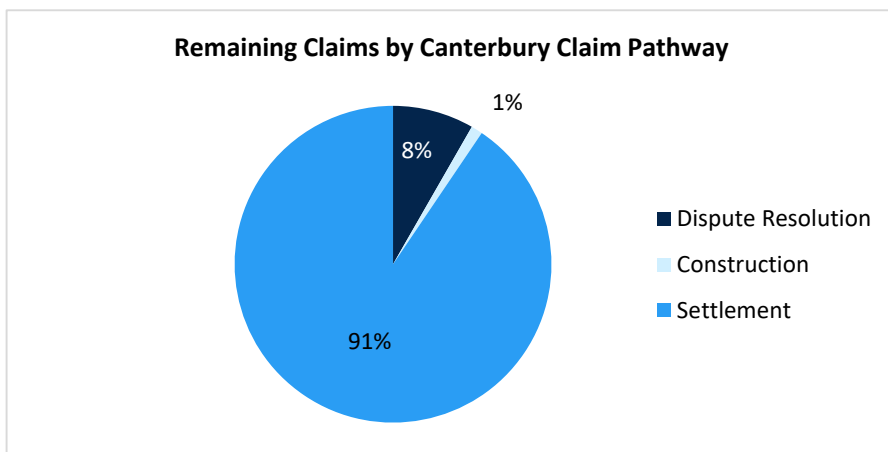
	Result not available for the month		Potential risk of not achieving target		Performance trend increase
	On track for delivery		Target highly unlikely to be achieved		No change in performance trend
					Performance trend decrease

## Section 2 - Canterbury

We resolved 357 claims in May, offset by inflow of 379 reopened claims. Thirty two claims, open at 1 May, are now subject to an application for Government support for repair of on-sold over-cap properties and have been excluded from the total. This left 1,448 open claims on hand at month end, a reduction of 10 since the end of April.



We recorded inflow of 379 reopened Canterbury event claims this month, an increase on last month's volume. This inflow was offset by 357 claim closures (on 354 distinct claims). In line with an easing of restrictions with the downward shift to Alert Level: 2, our inflow increased from last month. However, an easing of restrictions did not translate to an increase in claim resolution volume in comparison to last month. We continue to analyse our performance to ensure that effort is well informed/ directed.

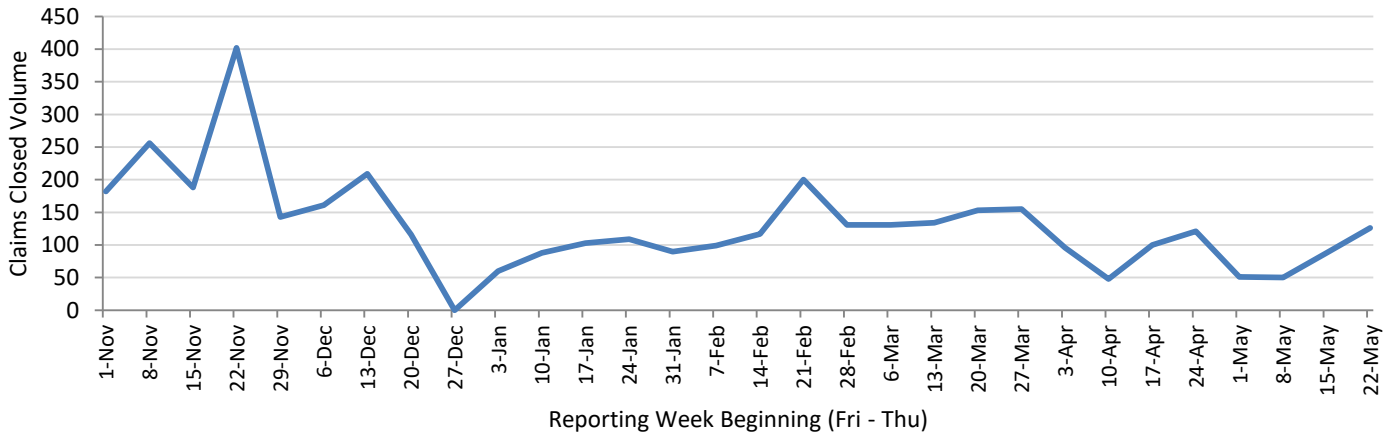


Of the 1,448 claims remaining on hand, 91% are being managed by Settlement teams, 8% are with Dispute Resolution, and 1% are in physical repair.

*Inflow refers to CMS4 claims reopened first time in CMS8, previously closed CMS8 claims that have been reopened again, and claims transferred back in from external consideration.*

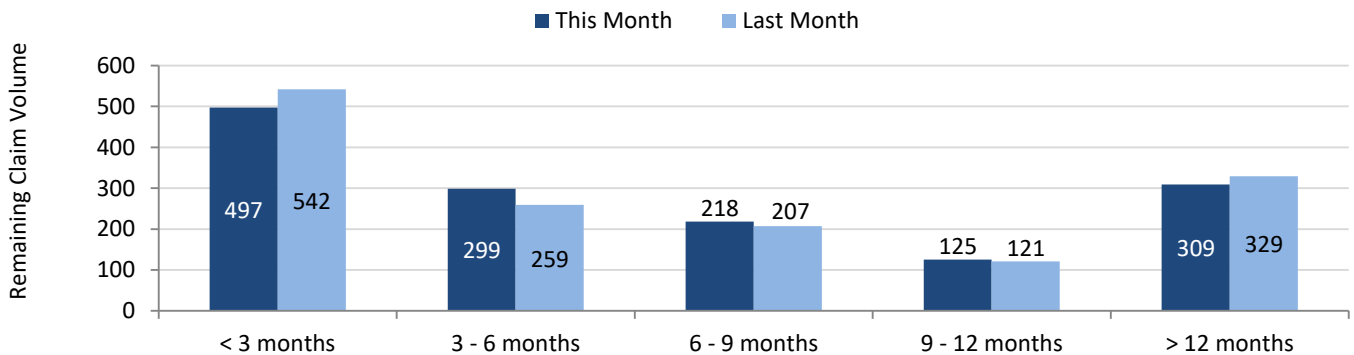
## Section 2 - Canterbury (cont.)

Claims Closed by Week



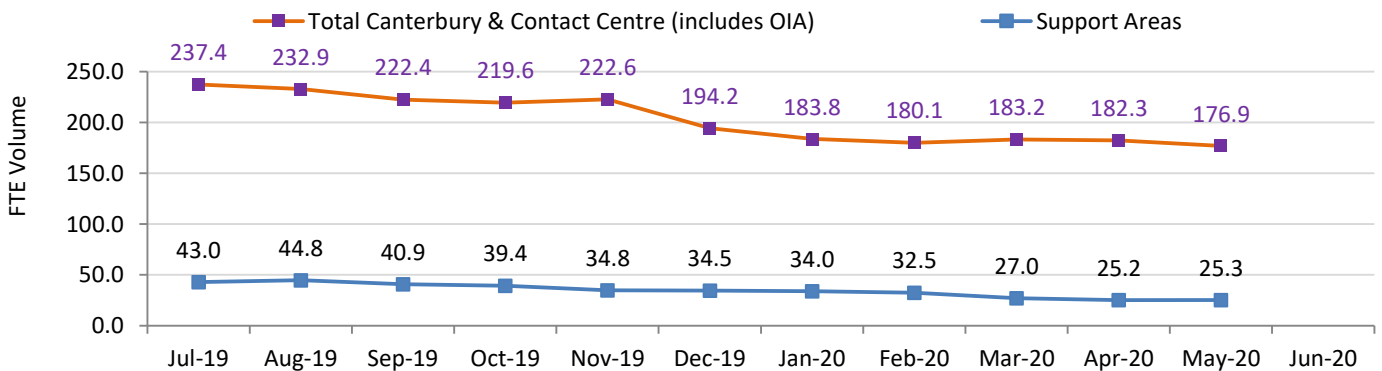
On average, we closed 85 claims per week during May, down from the 106 weekly average in April. There were a total of 357 claim closures in April.

Age of Remaining Open Claims



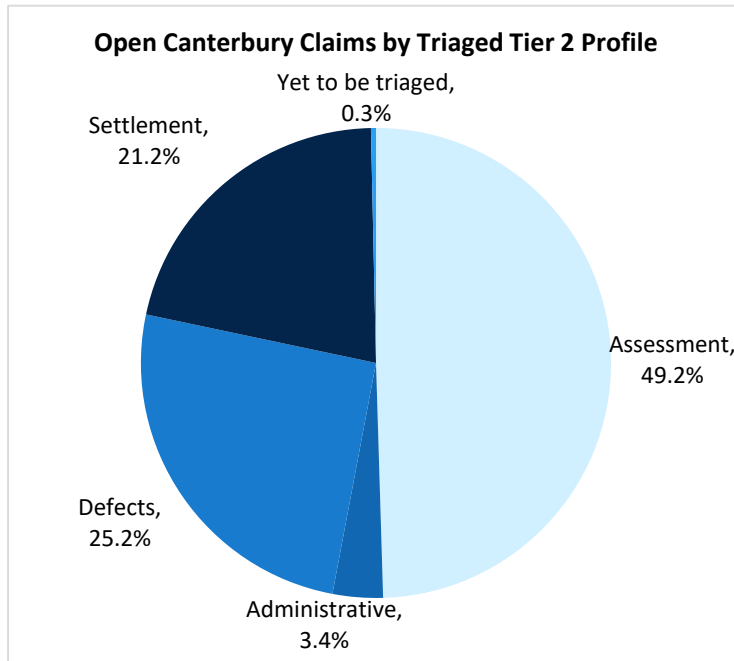
Resolution of aged claims remains a key priority for our settlement teams. At 31 May, 309 claims have been open for more than 12 months, a decrease of 20 (6%) in comparison with April. We recorded an increase in the volume of claims open 3-6 months, reflecting in part operational impacts of Covid-19 restrictions on the settlement process.

Canterbury Event Headcount FTE



The Canterbury Event Headcount has stabilised following a period of recent organisational changes in the first half of the financial year. We expect that headcount will remain stable in coming months.

## Section 2 - Canterbury (cont.)

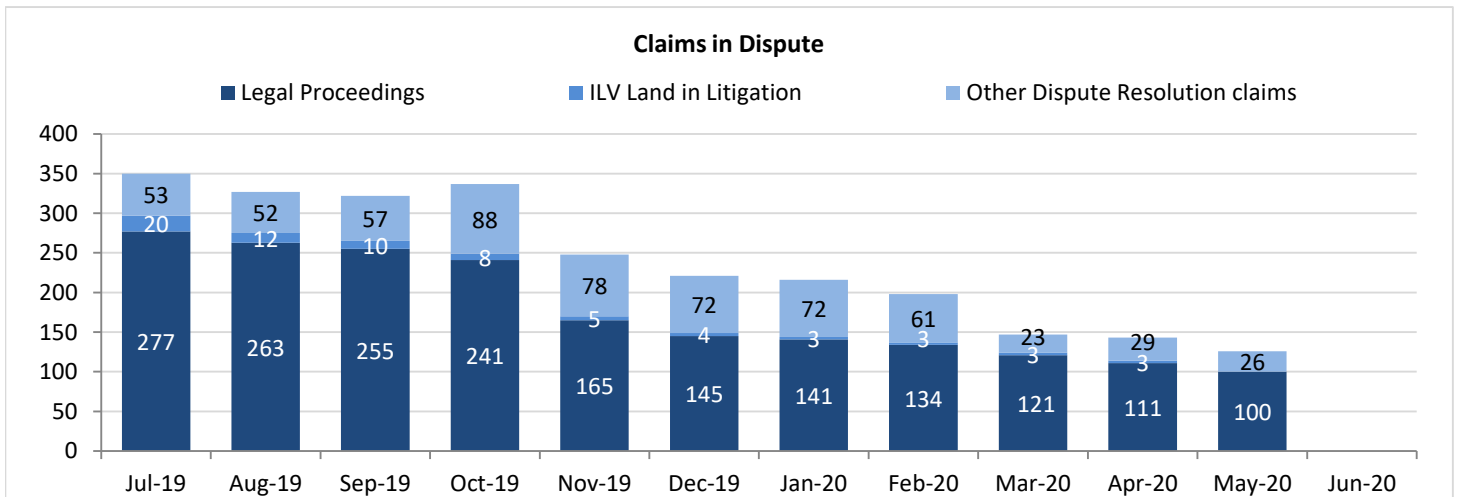
**Our profile of remaining open claims includes claims that are:**

**Assessment related** - these claims encompass previously undetected damage to scoped repair elements, together with new damage identified on previously unscoped elements.

**Settlement related** - these open claims most commonly relate to requests to review the settlement approach or to address additional costs associated with scoped repair elements.

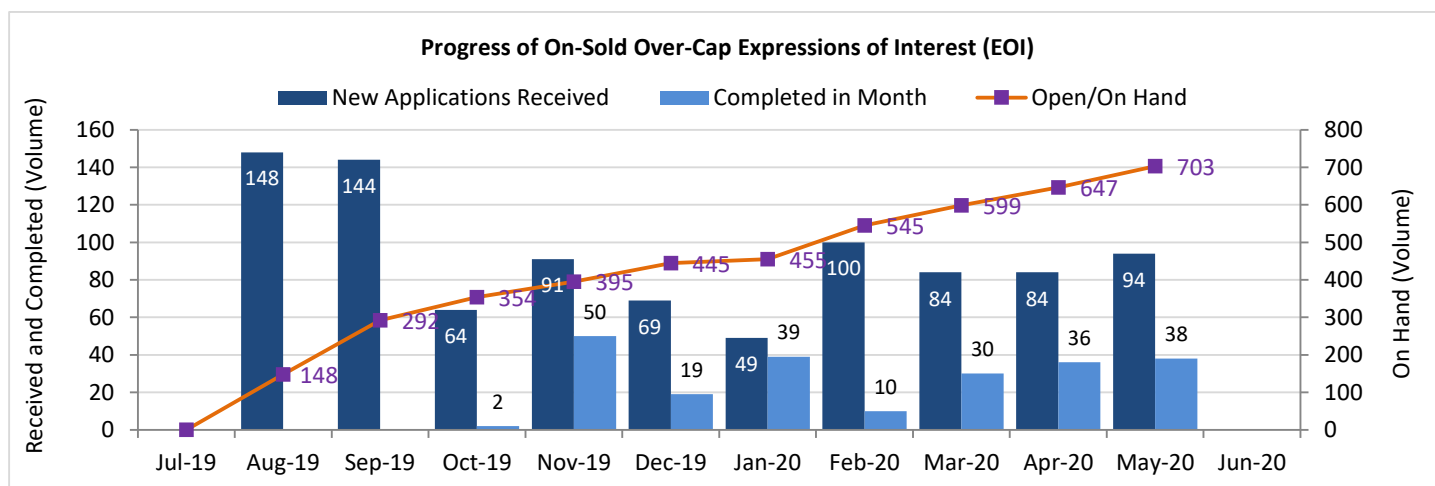
**Defect related** - these claims relate to issues with the quality of repairs undertaken.

**Administrative related** - these claims encompass a range of scenarios, many of which relate to interactions with third parties (e.g. the insurer of the property, contractors involved in the repair) rather than with the customer.



We have continued to make steady progress resolving disputed claims. As at 31 May 2020, 100 Canterbury claims remain subject to legal proceedings compared with 114 in April. The remaining 3 claims subject to ILV Land proceedings were resolved during May. Our dispute resolution teams are currently managing 26 Canterbury claims, down from 29 in April. In total, 126 open Canterbury claims remain in dispute as at 31 May.

## Section 2 - Canterbury (cont.)



We received 94 applications for government support to repair On-Sold Over-Cap properties in May. This was offset by completion of the assessment of 38 applications leaving 703 open applications on hand at month end.

Performance results against measures defined in Schedule 3 of the [On-Sold Canterbury Properties Services Agreement](#) are set out below.

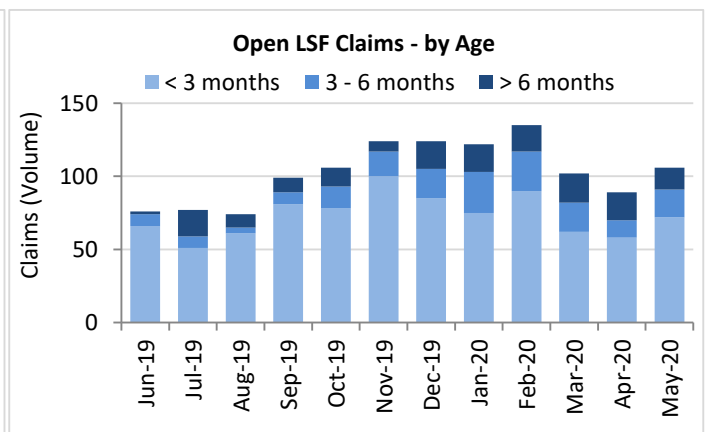
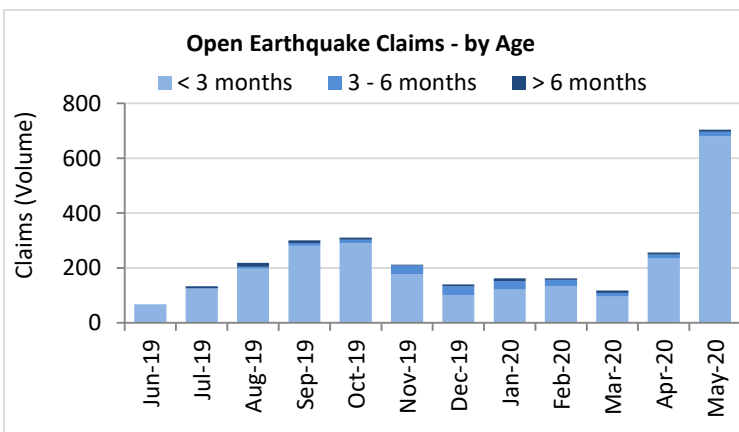
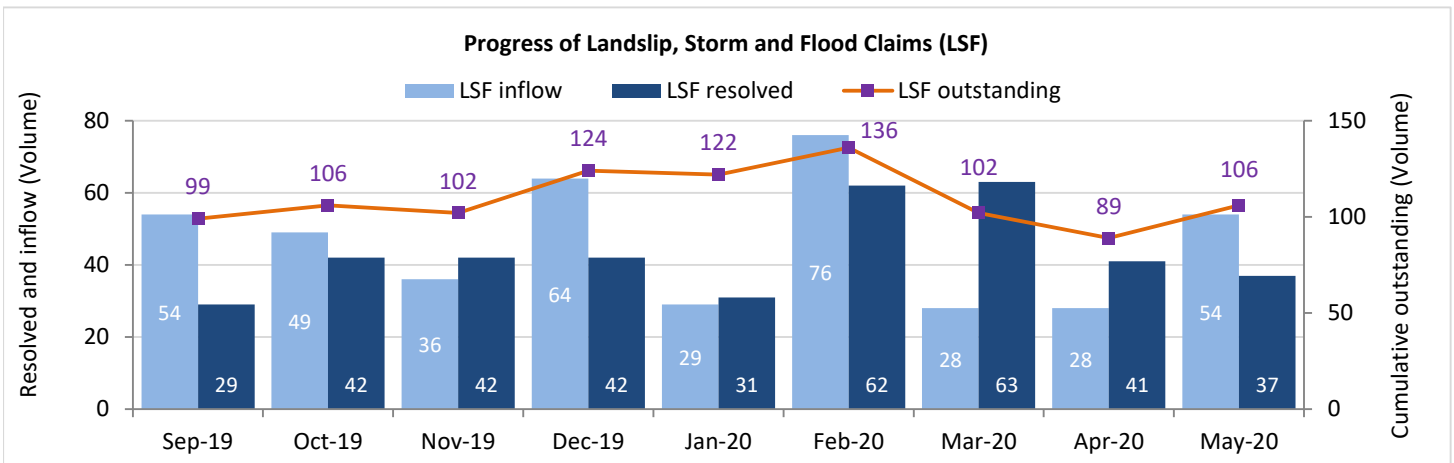
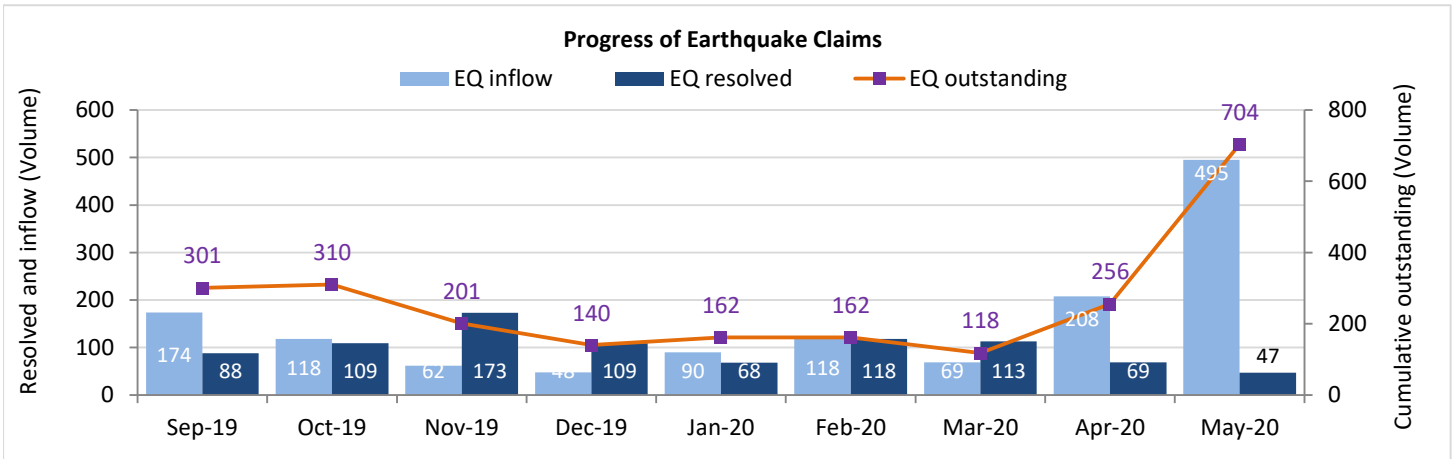
Measure	Standard	Result
EQC will initiate direct contact with the Applicant within 10 Business days of receipt of the Application.	100%	100%
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%
EQC 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%



## 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.

During the reporting period we recorded inflow of 549 new and reopened claims. Of these lodgements, 90% (495) were earthquake claims, while the balance related to landslip, storm and flood damage ('LSF'). Most of the earthquake claims received in May were attributable to the M5.8 earthquake on 25 May near Levin (355 claims). We also received 57 additional claims in the Canterbury area this month resulting from a M4.3 Earthquake on 9 April.



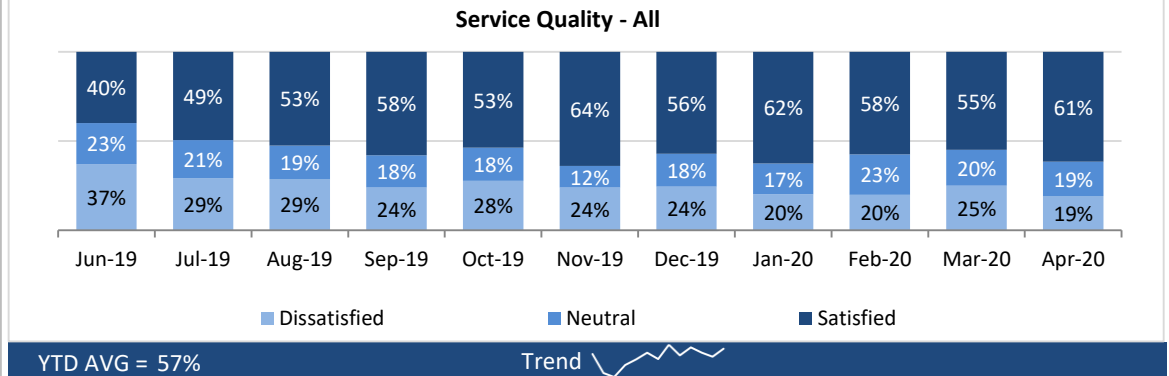
**Note:** Inflow refers to claims lodged as well as reopened.

## Section 4 - Customer Satisfaction

Overall, April results appear stable when compared to previous quarters on the key measures of 'overall satisfaction' and being 'kept well informed'. While satisfaction results are off to a strong start for the quarter for our Canterbury customers, there has been a significant decline in perception amongst our Other Event customers in relation to 'EQC did what they said they would do'.

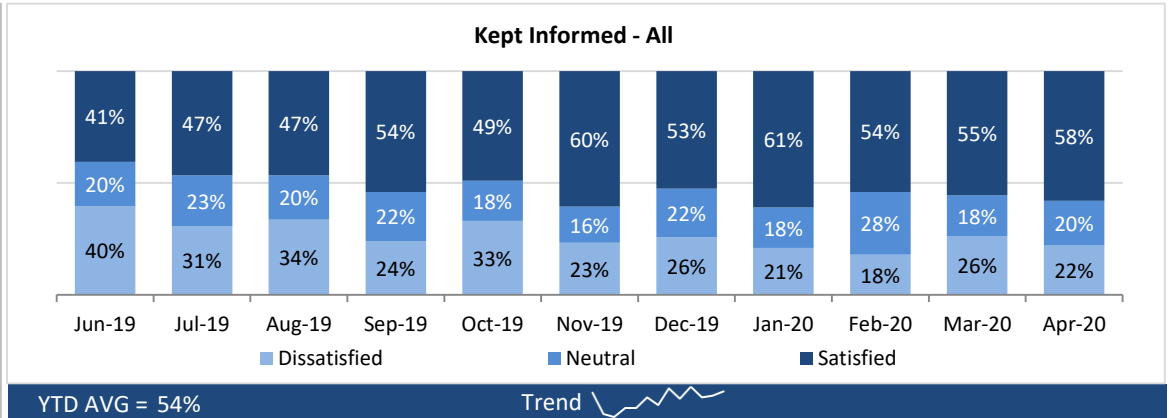
### 'Service Quality'

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

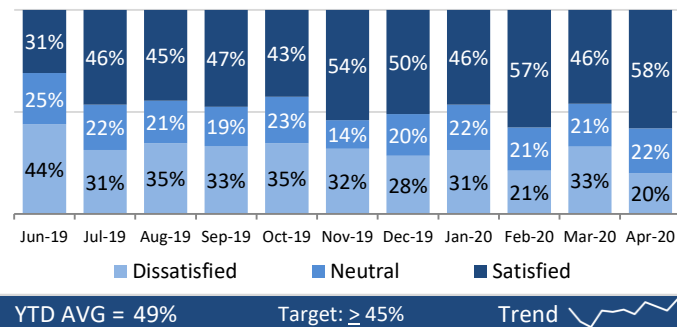


### 'Kept Informed'

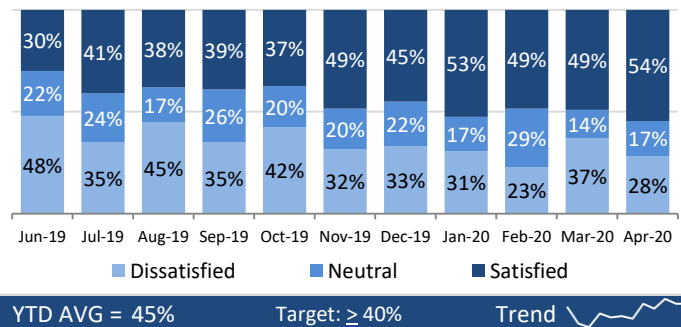
*How do you agree you were kept well informed throughout the claim process?*



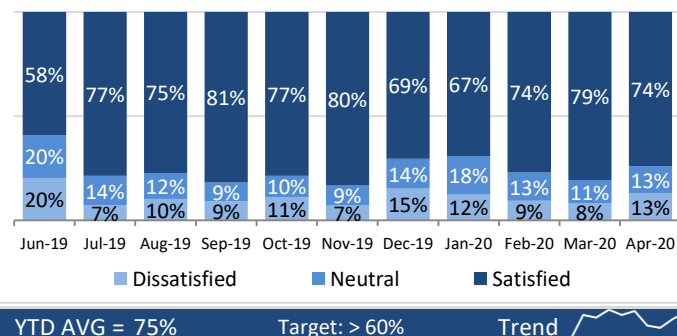
#### Canterbury (SoPE 2.1.5)



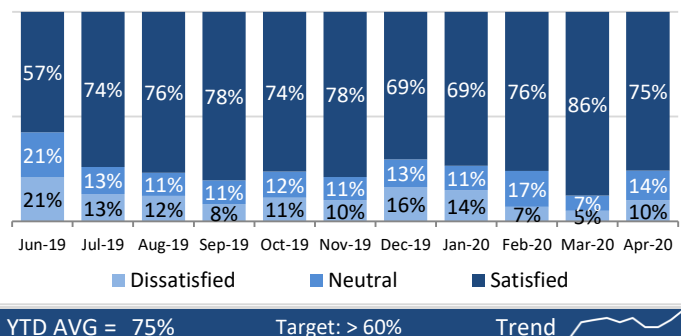
#### Canterbury (SoPE 2.1.7)



#### Comparative Recent Experience (SoPE 2.1.6)



#### Comparative Recent Experience (SoPE 2.1.8)



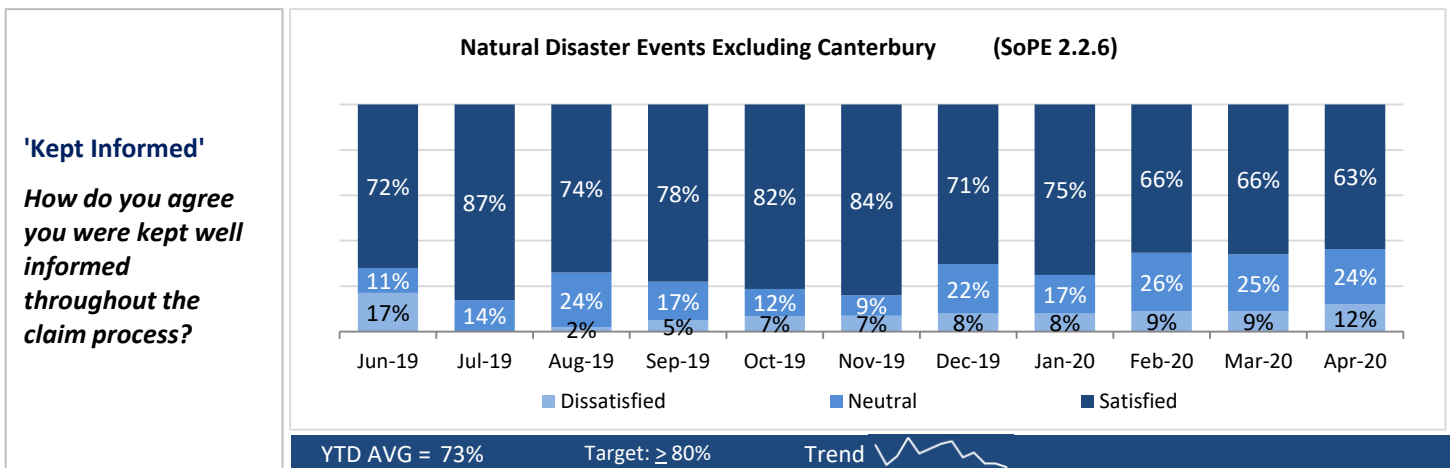
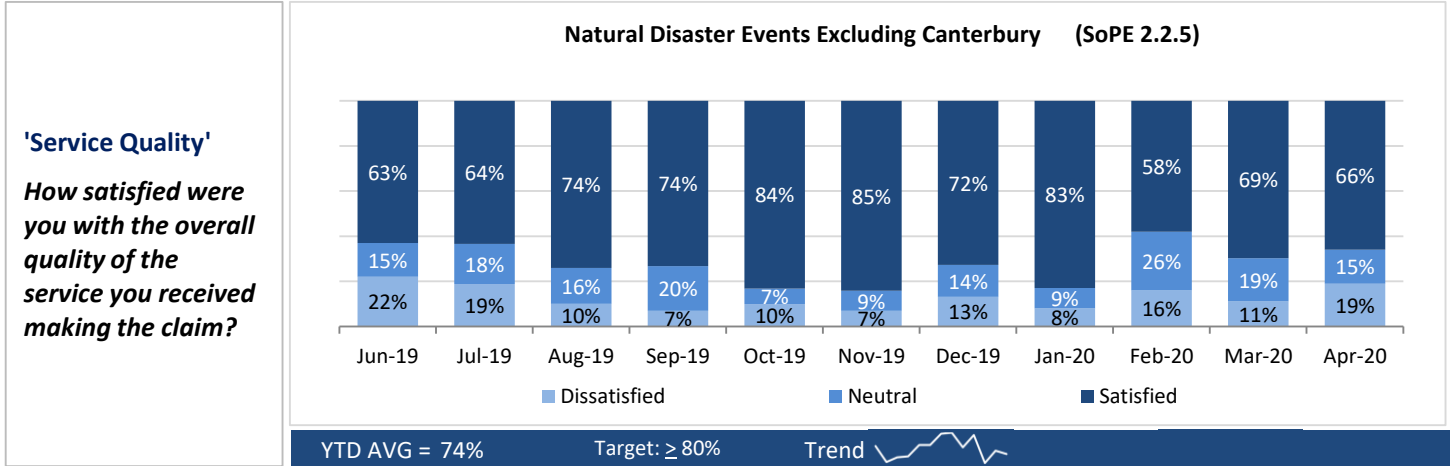
**Canterbury customers** - our scores show indications of a strong, but not yet statistically significant beginning to the quarter in both overall satisfaction and within the key process touch-points (lodgement, assessment, and settlement). Additionally, the important driver of satisfaction of 'thoroughness of assessment' has significantly improved when compared to March results.

### Notes:

- The top two graphs are an amalgamation for all events and are indicative only i.e. they are not SoPE measures.
- Due to the nature of this information it is presented a month in arrears.

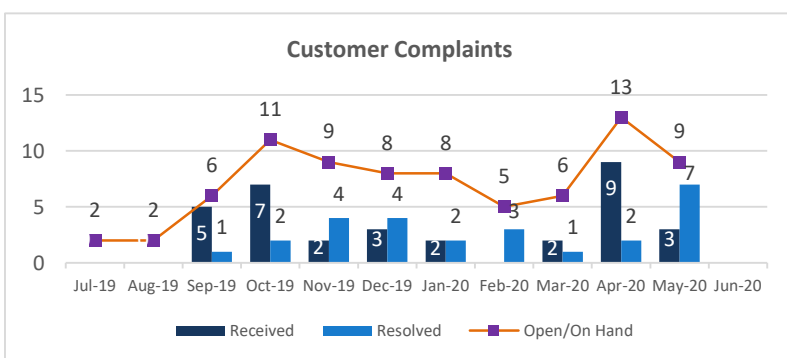
## Section 4 - Customer Satisfaction (cont.)

**Other Events Customers** - while, overall, satisfaction has remained stable, there has been a significant decline this month in perceptions that 'EQC did what they said they would do'. This decline is only among our earthquake-related customers, who are also seeing a decline in key measures such as 'overall satisfaction'. During the same period customer satisfaction results amongst our non-earthquake customers remained stable.



### Total Call, Email and Post Volume

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Trend
Outbound - Inbound Ratio	16:84	18:82	16:84	16:84	21:79	16:84	
Grade of Service	99%	99%	99%	99%	98%	100%	
Abandonment Rate	1%	1%	1%	1%	2%	1%	
Roll Over No Answer	12	19	13	30	14	12	
<b>Total Calls</b>	<b>2,144</b>	<b>2,641</b>	<b>2,966</b>	<b>2,772</b>	<b>1,017</b>	<b>2,703</b>	
Total Email and Post	1796	2145	2192	2613	1549	2377	



**Inbound Call Volumes** returned to normal following low volumes over the April Covid-19 lockdown period.

**Customer Complaints** - this month we received three new complaints and resolved seven leaving seven on hand at month end.

Two of the three new complaints received in May related to the quality of communication. The third new complaint this month related to the quality of repair work completed.

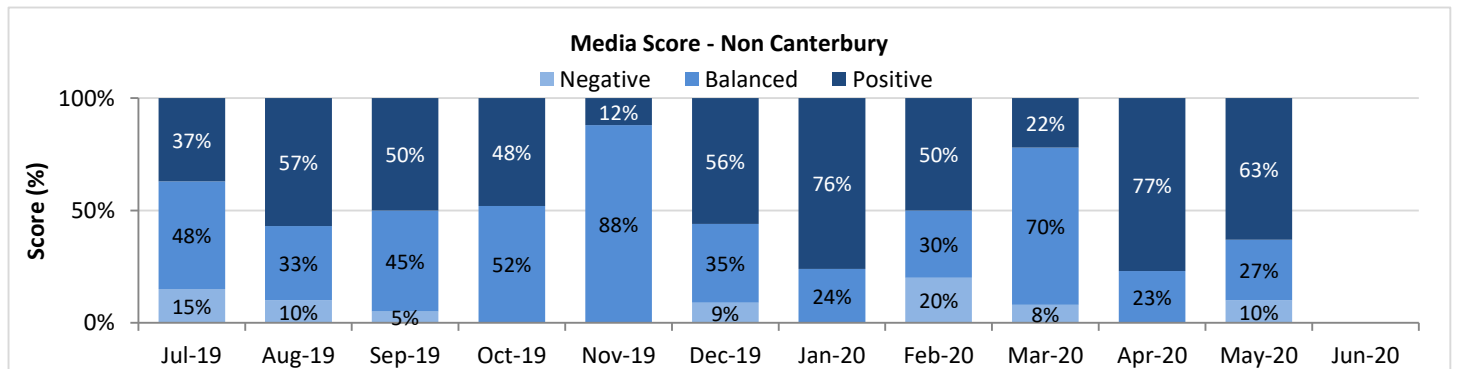
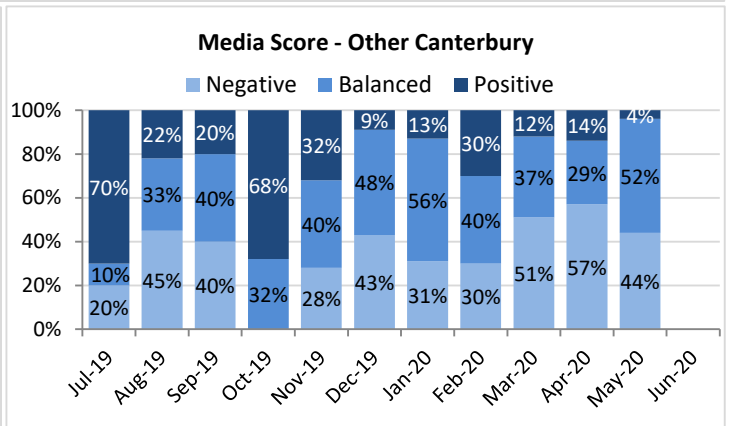
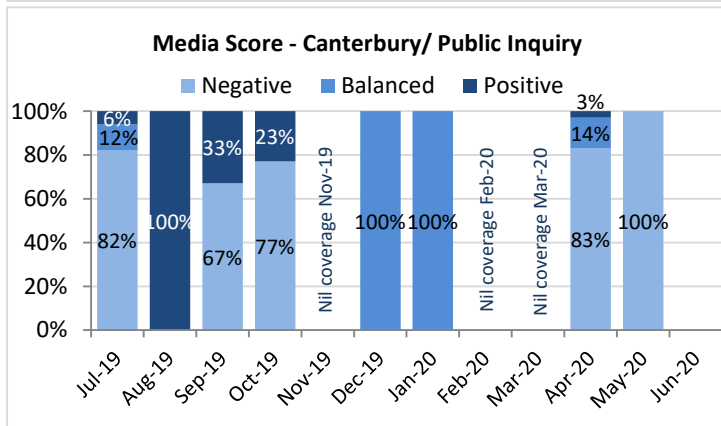
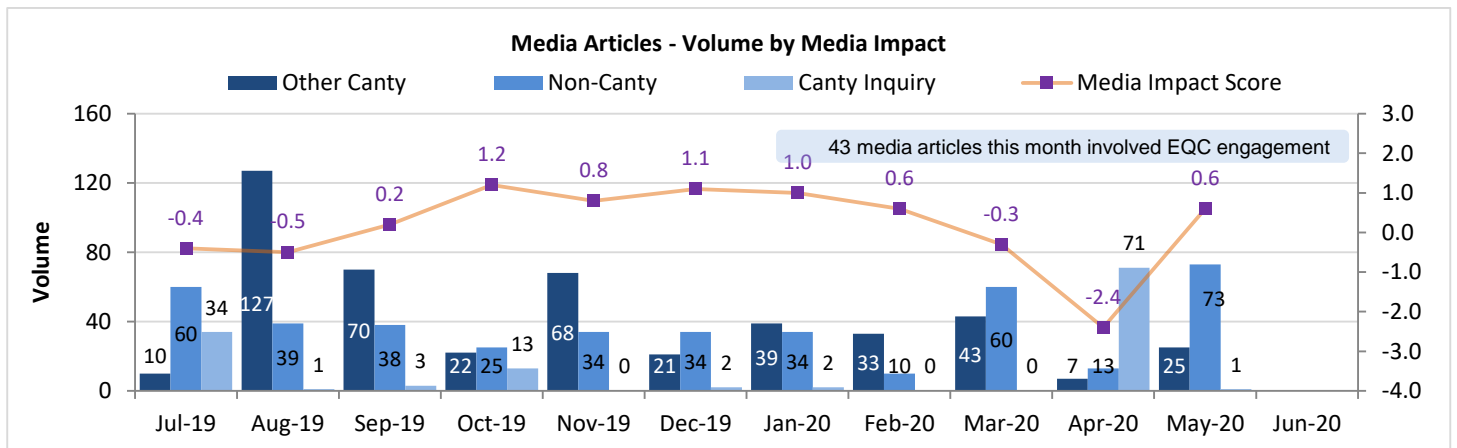
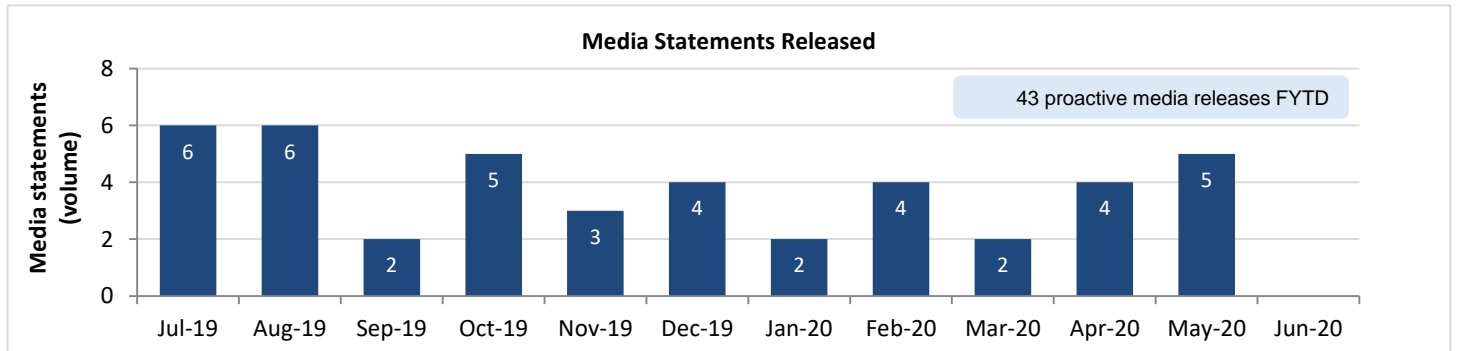
## Section 5 - Media

EQC's Media Impact Score rose by three points to a marginally positive 0.6, following a particularly negative April.

After a quiet start to the month, the M5.8 Levin earthquake on 25 May generated some moderately positive reporting, as EQC encouraged affected homeowners to lodge a claim.

The following day, the revelation that EQC had inadvertently released confidential details of 8,000 insurance claims garnered considerable media attention. Initial reporting on the topic was neutral to slightly positive in tone on account of CEO Sid Miller's apology, labelling the incident as 'most disappointing' and a 'massive blow'.

Reporting on research on the old Whirokino Bridge, to examine how structures can withstand earthquakes, and the ancient shells dating project to help predict earthquakes generated some positive coverage that emphasised EQC's ongoing focus on *improving knowledge about NZ's natural hazards*.

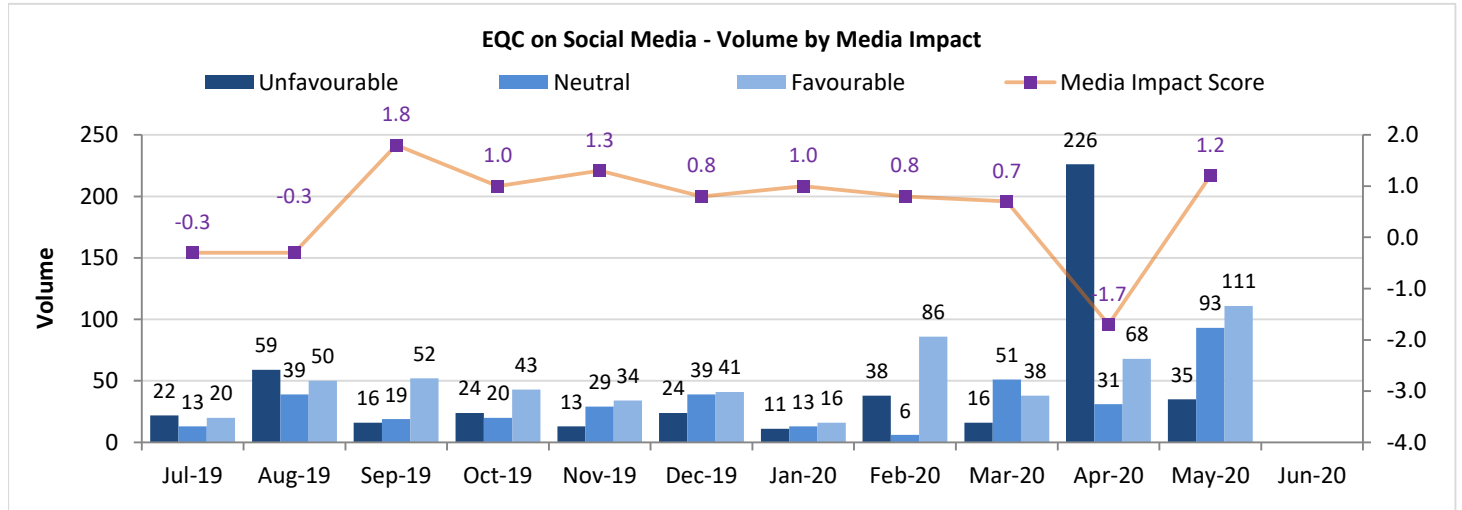


## Section 5 - Media (cont.)

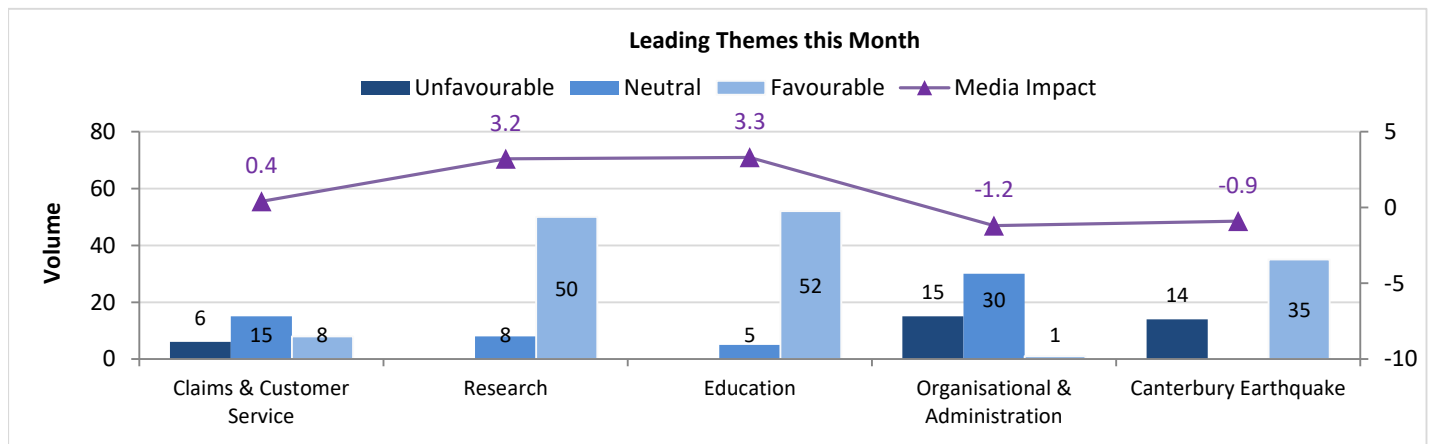
Similarly to traditional media, social media conversations on EQC were markedly more positive this month, with the overall Media Impact Score rising by nearly three points to 1.2 (vs. -1.7 for Apr-20). The volume of posts dropped considerably from April's total, but remained elevated due to the M5.8 Levin earthquake late in the month.

The Levin earthquake generated a large volume of research-and education-focused conversations for us, driven by a high level of engagement with GeoNet's and our posts on the event and reminder of the importance to be prepared for large earthquakes and other natural disasters.

While our data breach was a key source of negative social media posts, these were relatively modest in volume in comparison to other conversations occurring at the same time.



In addition to demonstrating our *commitment to improve knowledge about NZ's natural hazards*, our proactive social media engagement following the M5.8 Levin earthquake also regularly highlighted our focus on *providing useful information about claims processes*.



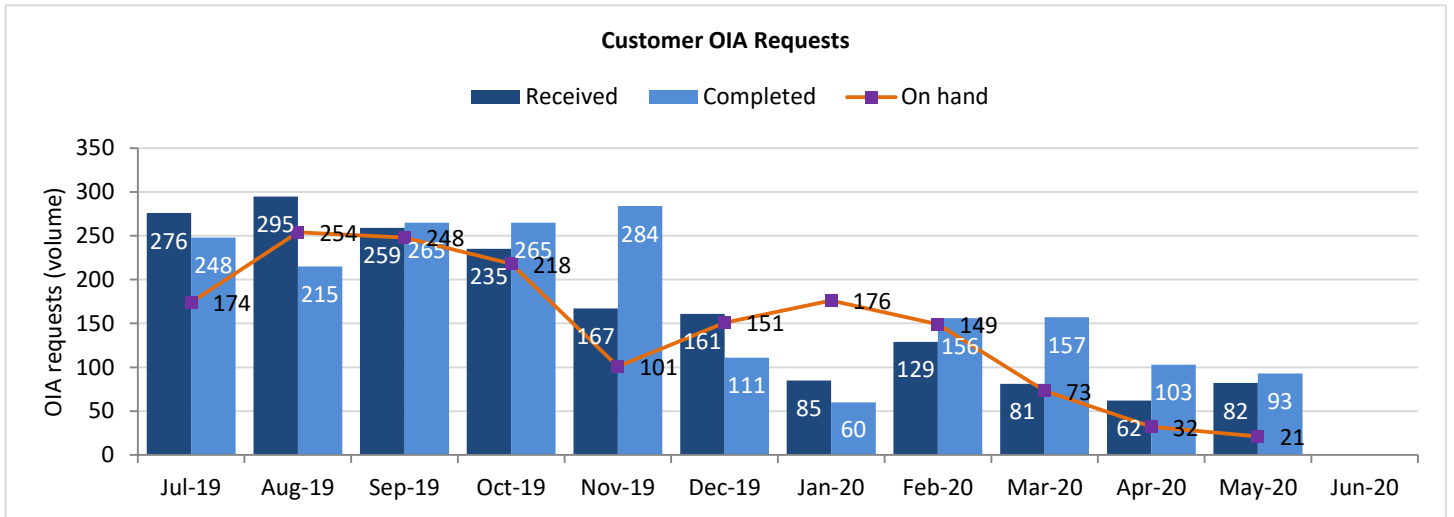
### Understanding the Media Impact Score

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

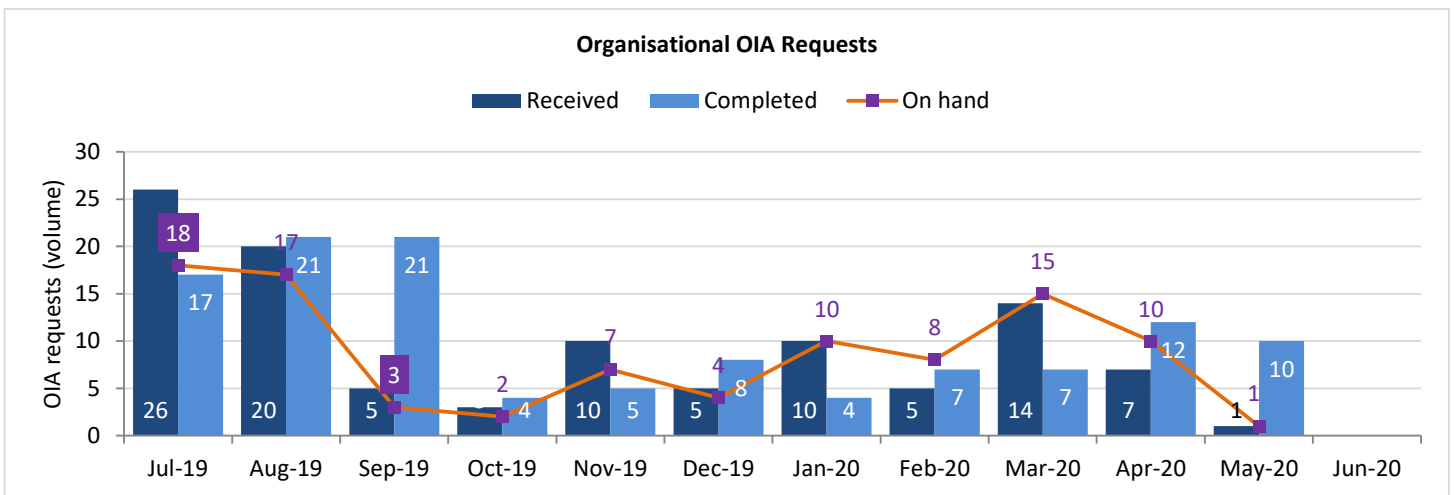
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the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

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

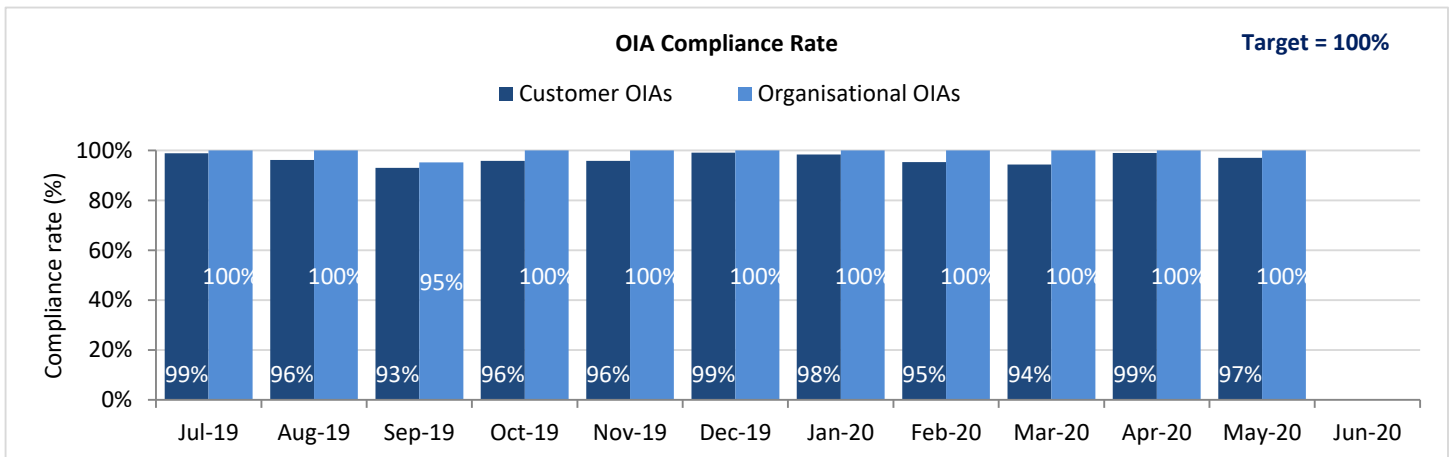
## Section 6 - Official Information Act (OIA) Requests



This month, our Customer OIA Team received 82 new OIA requests (vs. 62 received in Apr-20). Coupled with the 32 on hand from last month's end and 93 requests resolved this month, the team had 21 requests on hand at the end of the month.



Our Government Relations Team received one new high level OIA request (vs. 7 received in Apr-20). Coupled with the ten on hand from the end of last month and ten requests resolved this month, the team have one open request on hand.

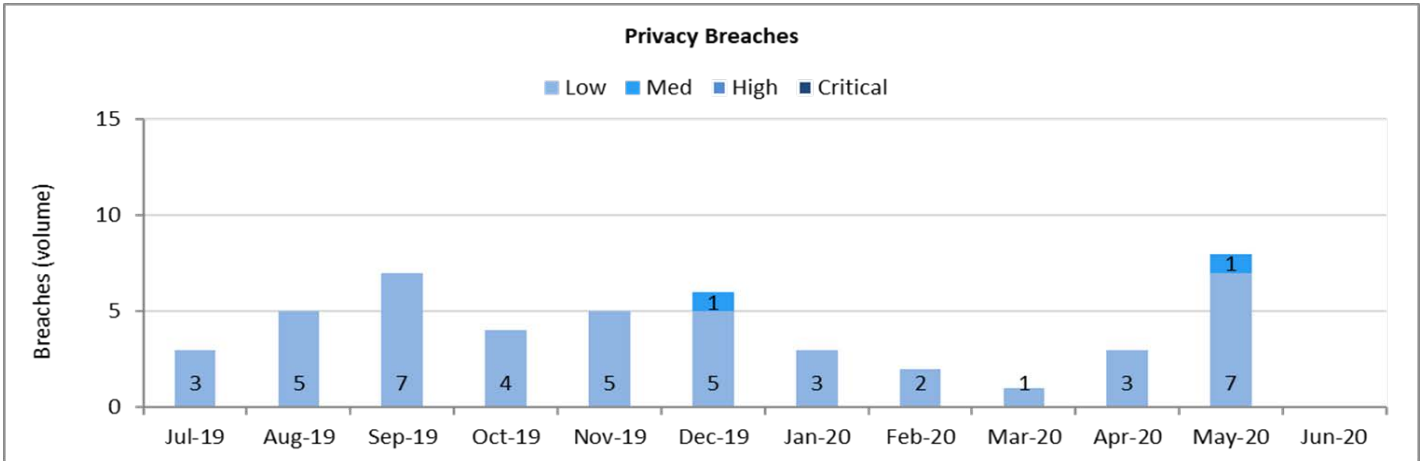


Our Customer OIA Team achieved a compliance result of 97% this month while our Government Relations Team continues to maintain a 100% compliance level for organisational/ high level OIA requests.

This month there were 3 instances of non-compliance contributing to the 97% compliance result for our Customer OIA Team.

## Section 7 - Privacy Breaches

Eight privacy breaches, seven classified as low severity and one of medium severity, were recorded by the Risk and Compliance Team this month. All reported breaches, with the exception of the medium breach were contained in the month and the medium breach has subsequently been contained.



### Low Severity Privacy Breaches

The eight breaches this month relate to 'wrong document content' (4), 'incorrect document content' (2), 'incorrect email address used' (1) and 'wrong email or letter content' (1). These reported breaches were contained, and no harm appears to have arisen as a result.

### Medium Severity Privacy Breach

On 21 May, EQC inadvertently released confidential details of 8,000 insurance claims to one of our customers and their lawyer. EQC has apologised for this breach, and the impacts have been contained, with both the customer and the lawyer confirming that the file has been deleted.

### Severity Scale

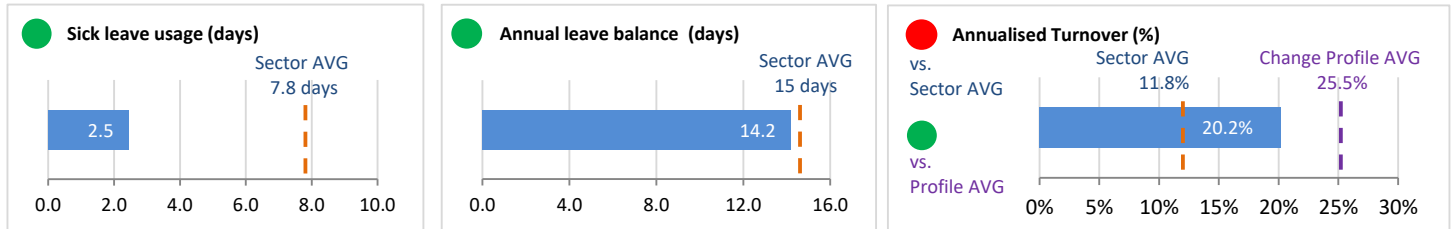
Critical	High	Medium	Low
<ul style="list-style-type: none"> <li>• Sensitive information disclosure</li> <li>• Systems integrity compromised</li> <li>• Disclosure of large amount of personal information</li> <li>• Harm caused to individual/s</li> <li>• Significant media or reputational damage likely</li> <li>• Not contained and/or unresolved</li> </ul>	<ul style="list-style-type: none"> <li>• Sensitive information disclosure</li> <li>• Multiple person repeat or continued failure</li> <li>• Harm caused or likely to be caused to individuals</li> <li>• Not contained</li> </ul>	<ul style="list-style-type: none"> <li>• Non-sensitive information disclosure</li> <li>• Single or few (less than 10) individuals affected</li> <li>• Harm unlikely</li> <li>• Not contained, or contained and possible complaint</li> </ul>	<ul style="list-style-type: none"> <li>• Non-sensitive information disclosure;</li> <li>• Single person affected</li> <li>• No harm arising</li> <li>• Contained and resolved</li> </ul>

## Section 8 - HR Operations

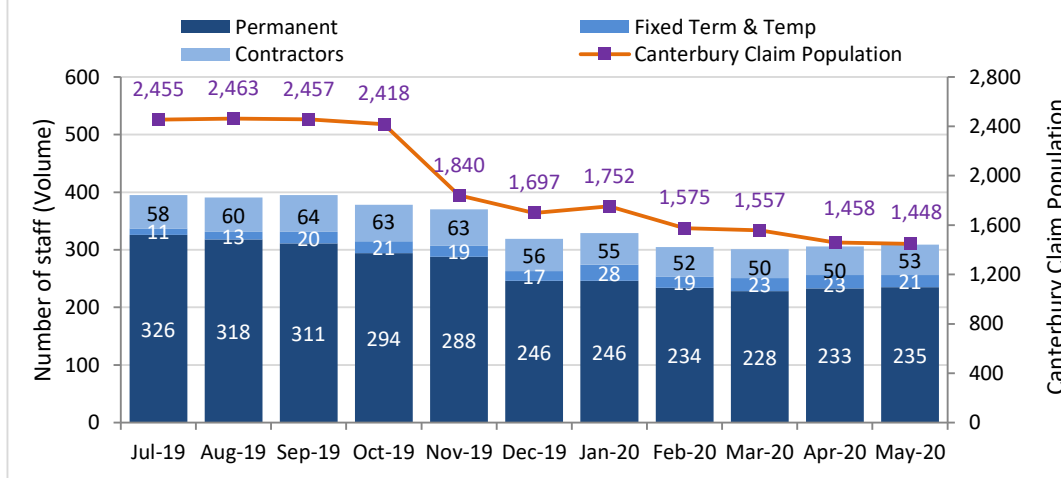
During the reporting period there was a marginal increase in our workforce headcount, due to planned recruitment and solidifying of numbers during the Covid-19 lockdown period. Our average annual leave balance continues to increase (14.2 days vs. 12.7 days for Apr-20), while our average sick leave usage continues to decrease (2.5 days vs. 4.0 days for Apr-20). Both averages compare favourably to their corresponding Public Sector Averages. Annualised turnover ('voluntary turnover') has continued to reduce, down to 20.2% (vs. 21.8% for Apr-20).

Based on statistics from the State Services Commission, we have a moderate rate of voluntary turnover compared to other Public Sector departments ('agencies') experiencing high volumes of change. In 2019, agencies with a similar volume of change profile reported annual turnover ranging from 19% to 51% with an average voluntary turnover of 25.5%. In comparison our voluntary turnover rate is 20.2%.

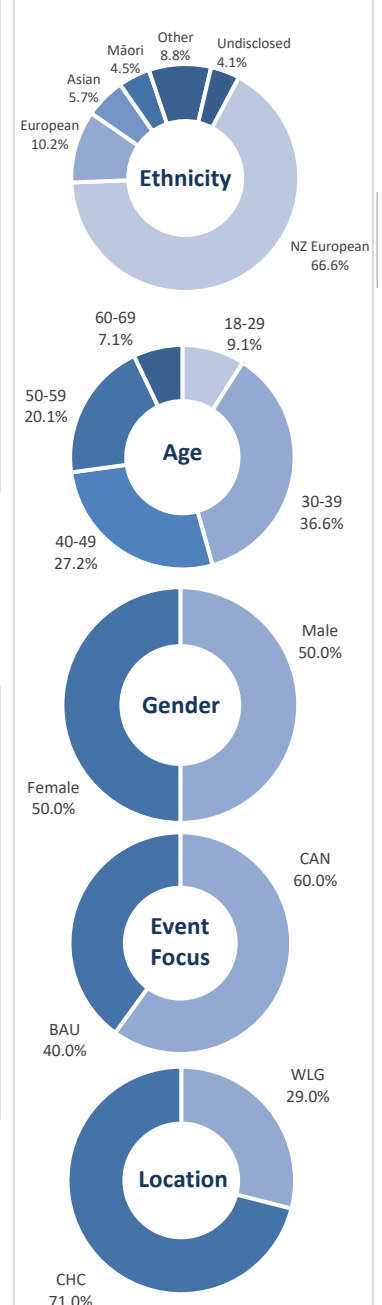
HR Ops at a glance - EQC's performance against Public Service Sector Averages



Headcount & Canterbury Claim Population Movement



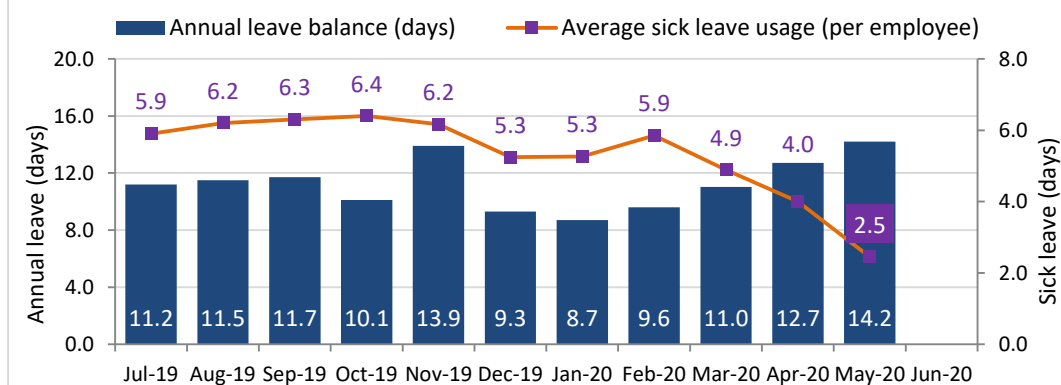
Our Workforce Profile



As reported above our workforce headcount has increased marginally, due to planned recruitment/ on-boarding of critical roles.

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

Annual and Sick Leave



Due to the impact of Covid-19, we continue to see a rise in average annual leave balances (14.2 days vs. 12.7 days for Apr-20) as our people continue to accrue leave and an ongoing reduction in average sick leave usage (2.5 vs. 4.0 for Apr-20). Both averages remain below their respective Public Sector averages of 15 days and 7.8 days.

Regular reporting of leave balances is provided to our managers to encourage our people to take annual leave regularly for wellbeing purposes.