

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

Section 2 - Canterbury

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

Canterbury numbers only include claims managed by EQC. Claims managed by Southern Response under the MOU are not included.

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, landslide, 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.

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% | 55% | | |

Commentary: To date we have closed 55% of claims that were outstanding (over 6 months old) at EOM June 2019. This puts us behind target, tracking toward settlement of 75% of these claims by 31 December 2019.

| | | | | | |
|-------|--|-----|-----|--|--|
| 2.1.2 | Inflow of reopened claims lodged post 1 January 2019 will be settled within six months of reopened date* | 80% | 79% | | |
|-------|--|-----|-----|--|--|

Commentary: So far this financial year, 79% of claims that were reopened during January-through-May 2019 have been settled within 6 months of their reopened date, slightly below 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% | 11.6% | | |
|-------|--|------|-------|--|--|

Note: this is a reverse target

Commentary: So far this financial year we have reopened 11.6% of settled claims within 6 months of closure. This is a slight deterioration since last month (11.2%).

Key:



Result not available for the month



Potential risk of not achieving target



On track for delivery



Target highly unlikely to be achieved



Performance trend increase



No change in performance trend

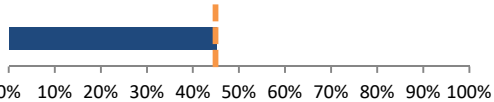

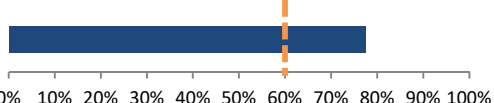

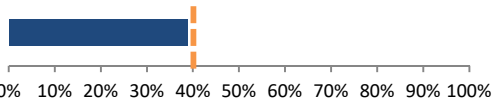

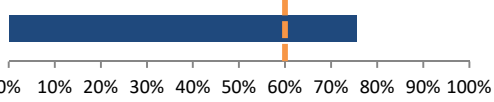

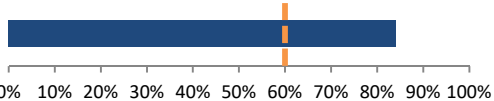



Performance trend decrease

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% | 45% |  |  |
| 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% | 77% |  |  |
| 2.1.7 | The proportion of surveyed customers who indicate that they were well informed during the claims settlement process | ≥ 40% | 39% |  |  |
| 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% |  |  |
| 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% | 84% |  |  |

Commentary: 'Overall Satisfaction' (2.1.5) amongst our Canterbury customers dipped slightly this month with a result of 45% (vs. 46% for Oct-19). Performance against how well our Canterbury customers thought they were 'Kept Informed' (2.1.7) remained stable with a result of 39% (vs. 39% for Oct-19). Satisfaction of Canterbury customers with their recent experiences across the measures of 'Satisfaction' (2.1.6), 'Kept Informed' (2.1.8) and 'Overall Manner' (2.1.9) remain well above their respective targets.

Note: Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 October 2019.

Key:



Result not available for the month



Potential risk of not achieving target



On track for delivery



Target highly unlikely to be achieved



Performance trend increase



No change in performance trend

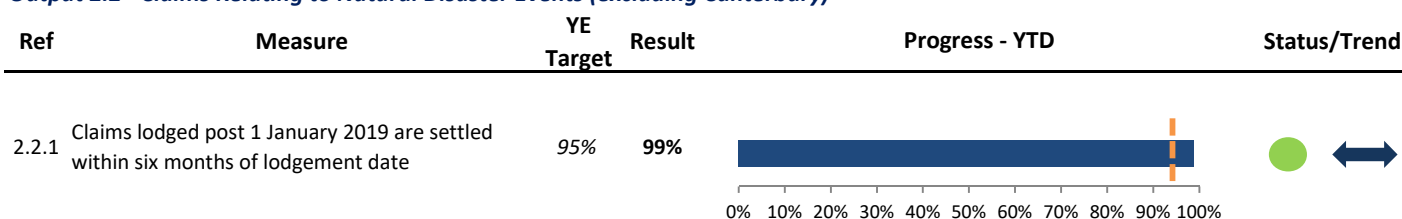


Performance trend decrease

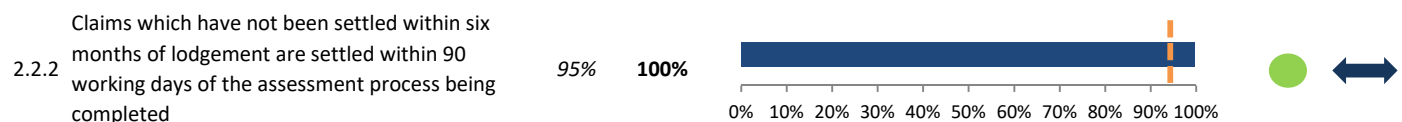
Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output Two - Event Response

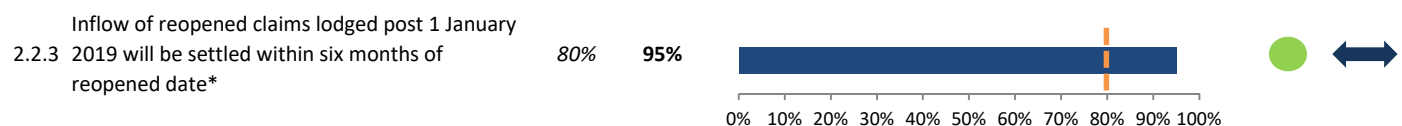
Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)



Commentary: As at the end of the reporting period, 99% of claims lodged post 1 January 2019 have been settled within 6 months of lodgement, meeting the required standard.

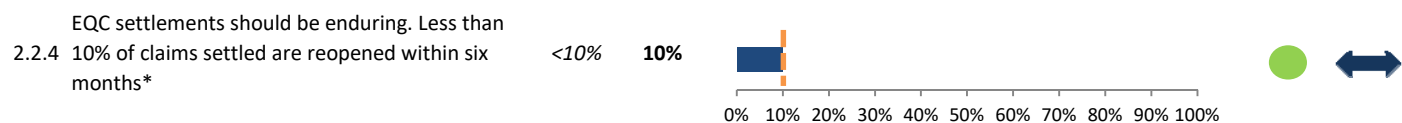


Commentary: So far this financial year, 100% of claims that were not settled within 6 months, have subsequently been settled within 90 working days of the completion of the assessment process.



Commentary: So far this financial year, 95% of claims that were reopened in January-to-May 2019 have been settled within 6 months of being reopened, a slight reduction in performance since end of October (96%).

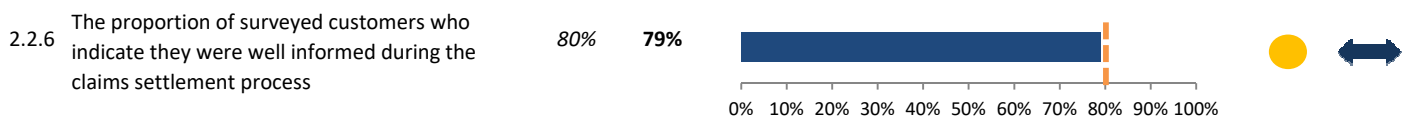
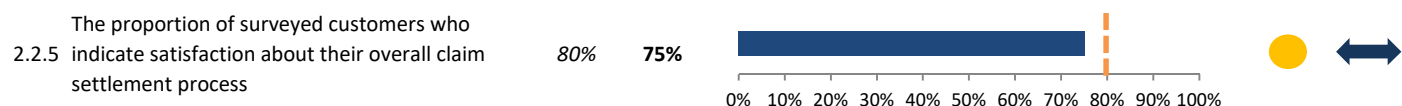
*Including claims opened from 1 January 2019 to 31 December 2019 will give a financial year (1 July 2019 to 30 June 2020) result in terms of "settled within six months"



Note: this is a reverse target

Commentary: As of October month end, the rate of enduring settlement measures 10%, in line with target.

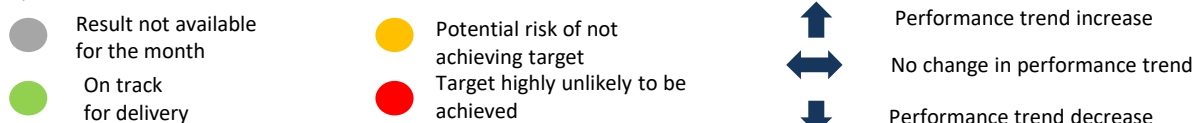
* The start date for this rolling measure is 1 January 2019



Commentary: 'Overall Satisfaction' (2.2.5) amongst our customers impacted by other natural disasters improved from last month with a result of 75% (vs. 72% for Oct-19). Customer satisfaction with how well they were 'Kept Informed' (2.2.6) continues to hover just below target with a result of 79% (vs. 78% for Oct-19).

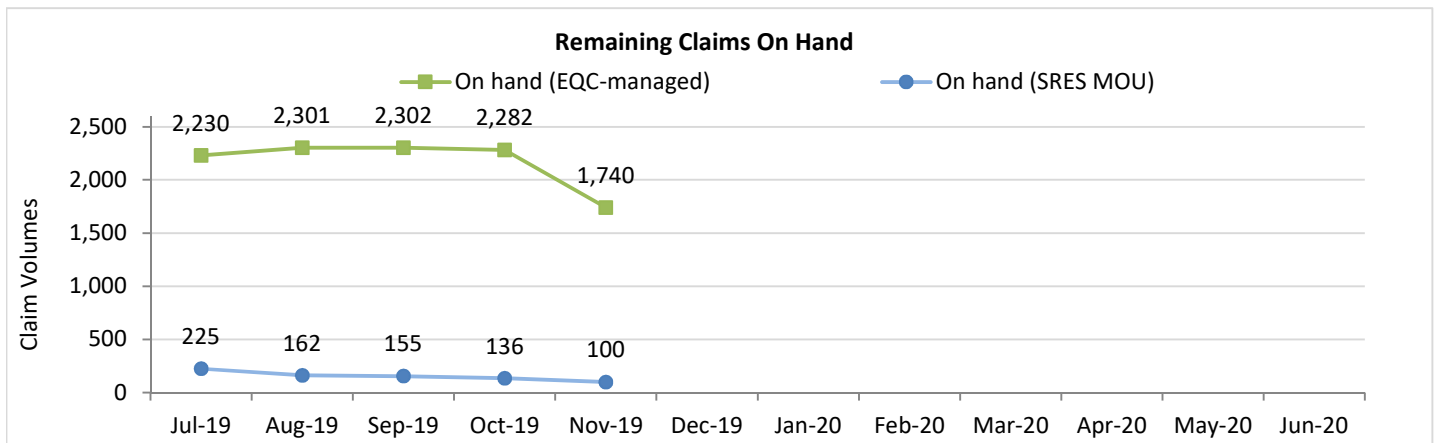
Note: Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 October 2019.

Key:

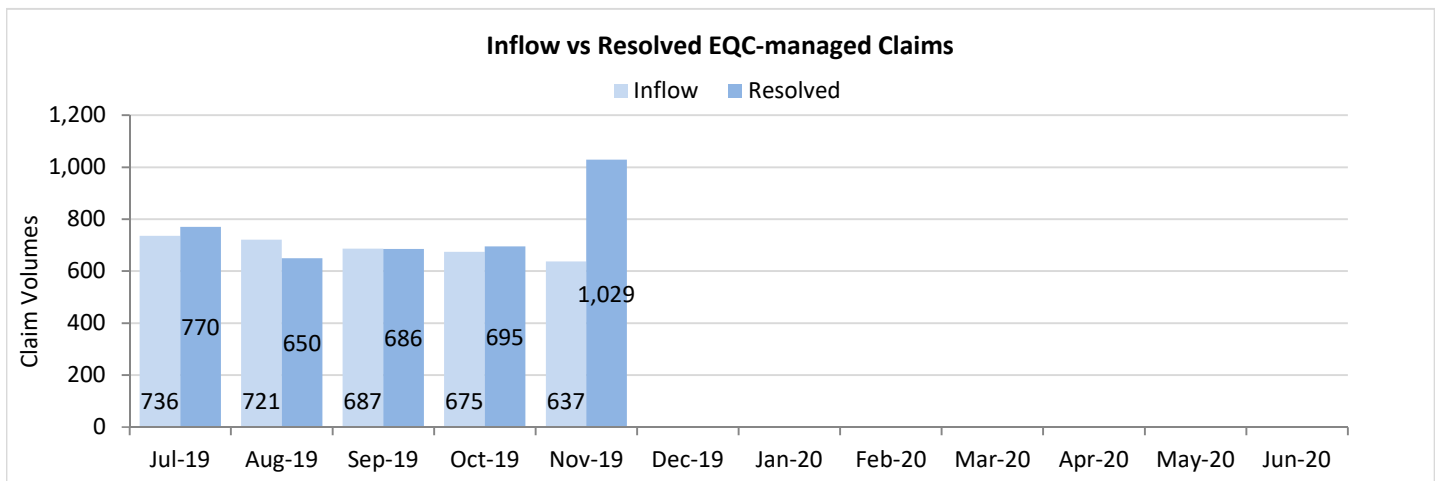


Section 2 - Canterbury

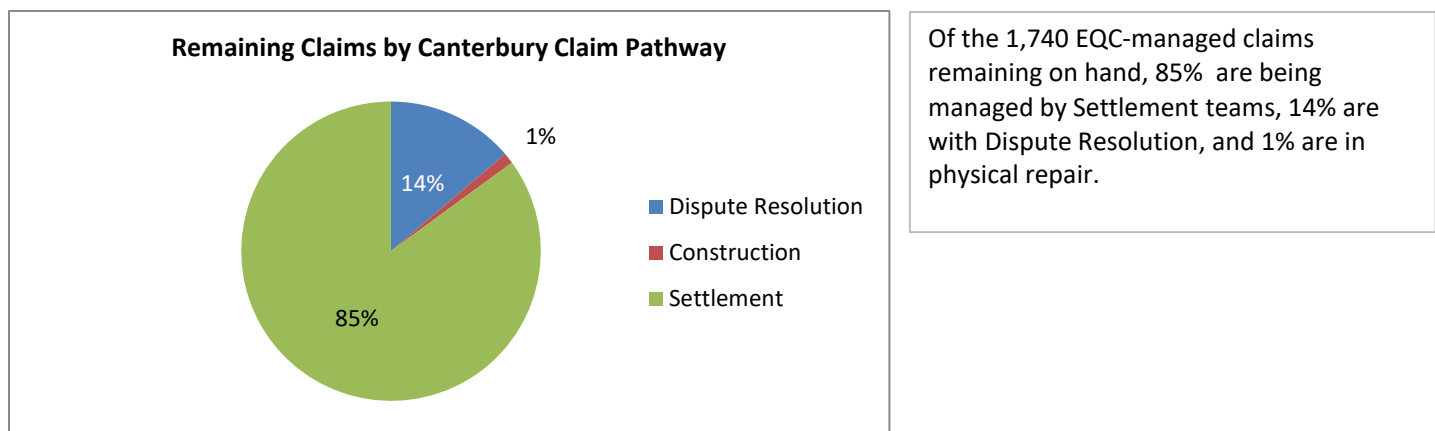
The total number of open Canterbury-event claims on hand reduced by 542 during November. We resolved 1,072 claims, offset by inflow of 645 reopened claims. A further net 151 open claims, subject to an application for settlement under the Government support package for on-sold over-cap properties, were excluded (refer <https://www.eqc.govt.nz/canterbury/on-sold-over-cap-properties>).



In total, 1,840 open claims remain on hand, of which 1,740 are being managed by EQC and 100 by Southern Response under the MOU arrangement ('SRES MOU').



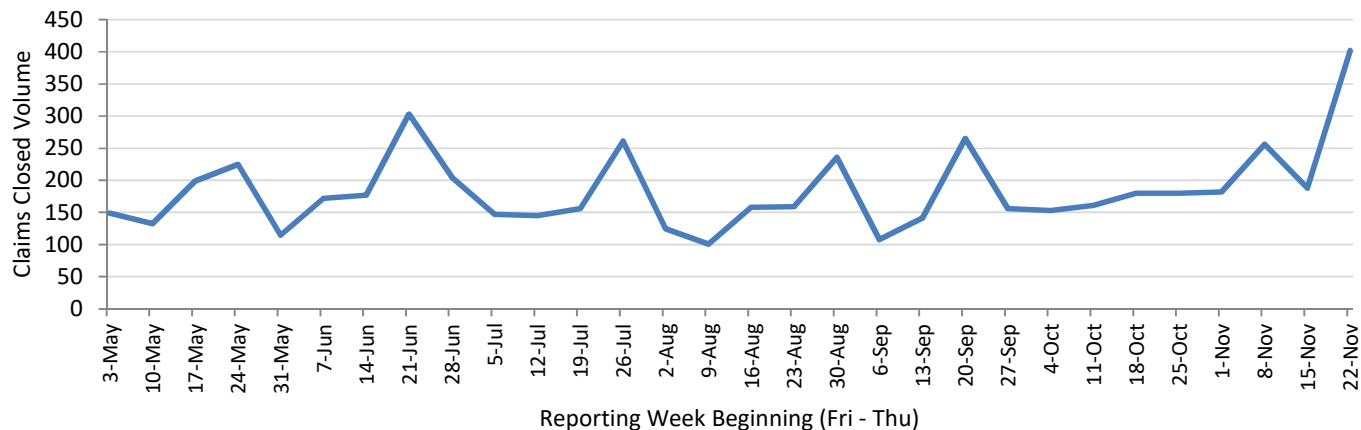
There were 1,029 claim closures (on 988 distinct EQC-managed claims) during November 2019. Total claim inflow during November was 637 - the sum of 403 CMS4 claims reopened in CMS8 for the first time, and previously closed CMS8 claims reopened 234 times during the month.



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.

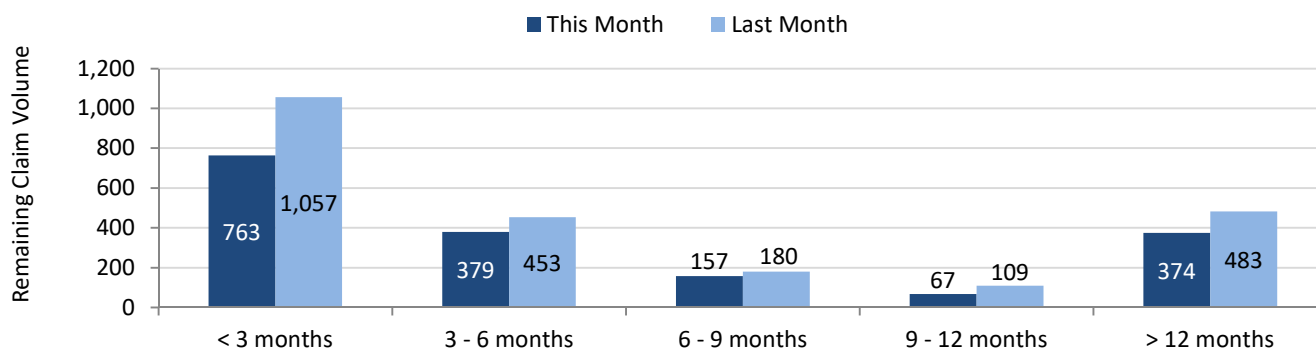
Section 2 - Canterbury (cont.)

Claims Closed by Week



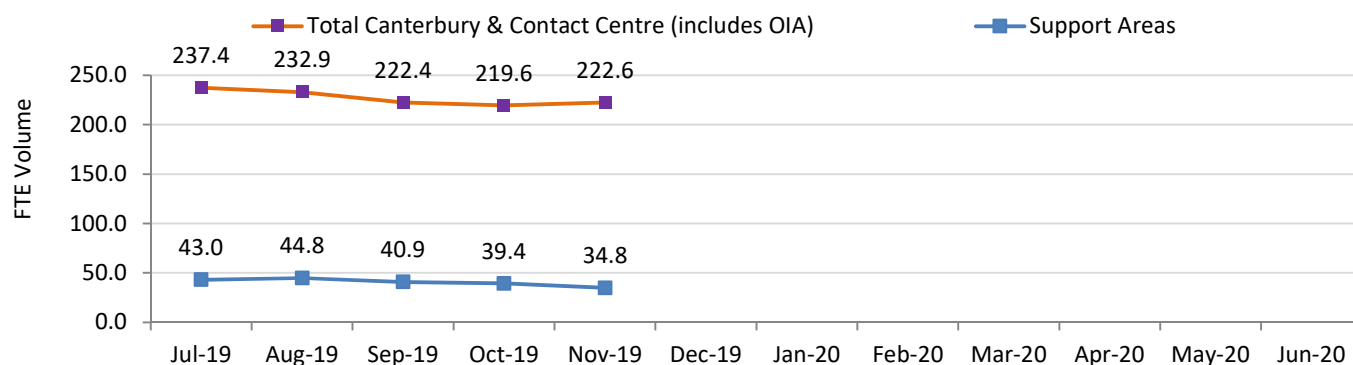
On average, we closed 257 EQC managed claims per week in November, up significantly from a weekly average of 166 in October. This increase is heavily influenced by over 400 claims closed in the final week of November. This resulted in a total of 1,029 claims closed during November.

Age of Remaining Open Claims (excl. SRES MOU)



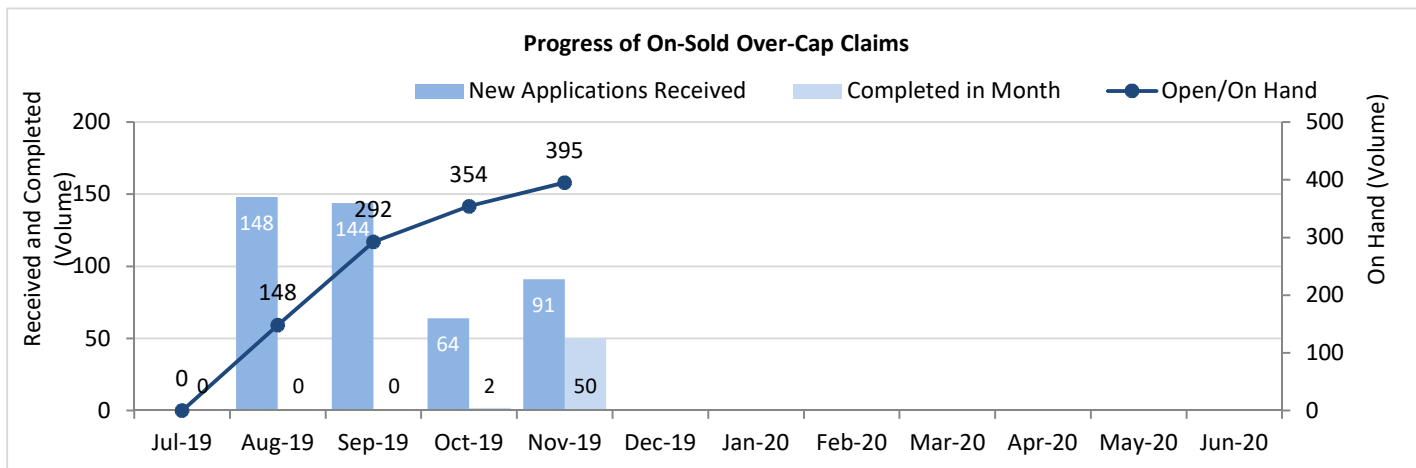
We made solid progress resolving historical claims in November. The volume of EQC-managed claims open more than 9 months was 441 at the end of November, down from 592 at the end of October.

Canterbury Event Headcount FTE growth

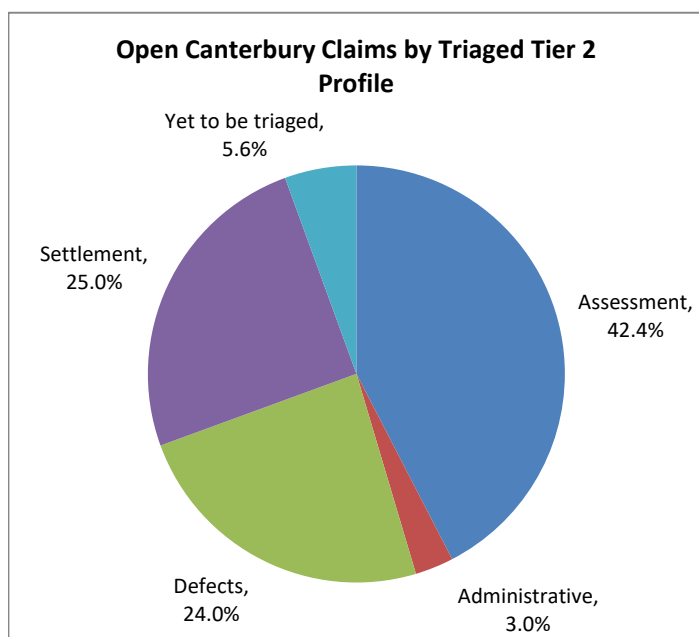


There was a slight increase in the headcount for 'Canterbury & Contact Centre including OIA' which was offset by a reduction in headcount in 'Support Areas'.

Section 2 - Canterbury (cont.)



We received 91 applications for government support to repair on-sold over-cap properties in November. This was offset by completion of the assessment of 50 applications leaving 395 open applications on hand at end of month.



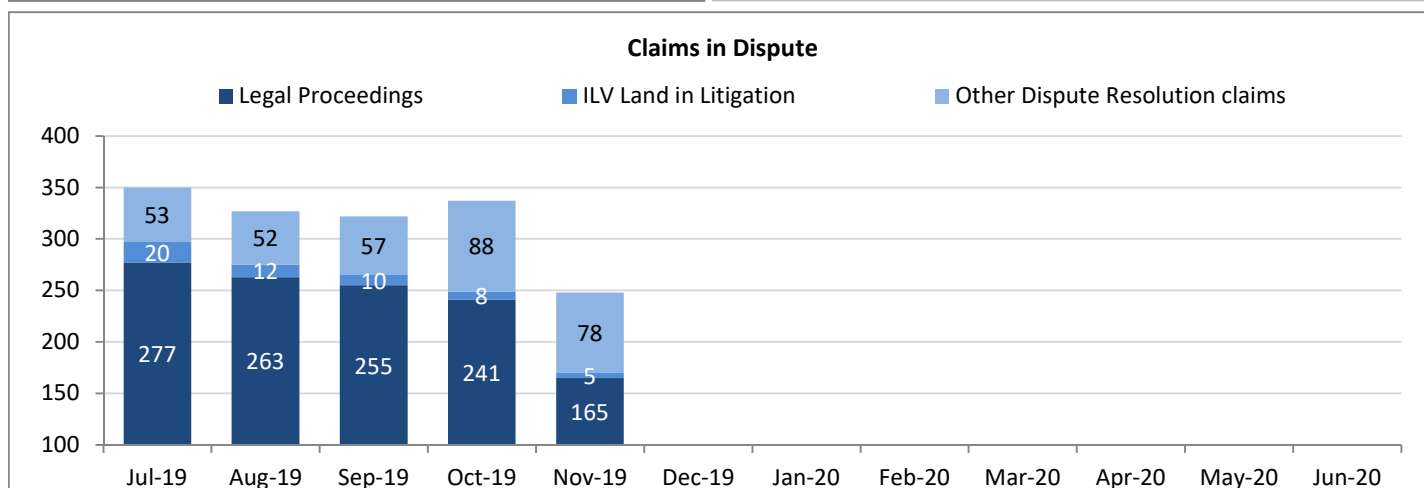
Our profile of remaining open claims includes claims that are:

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.

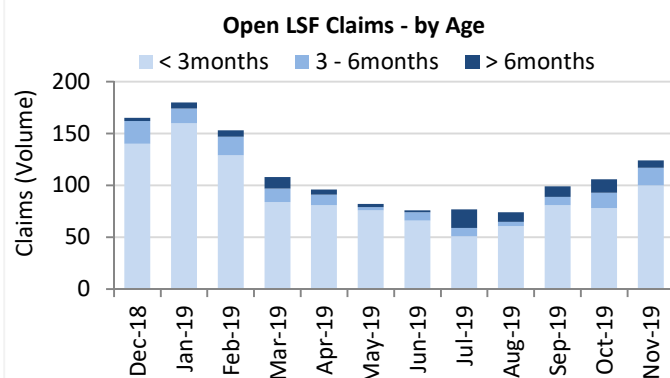
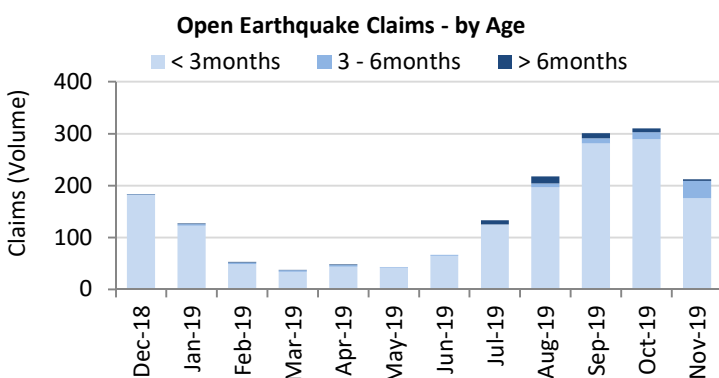
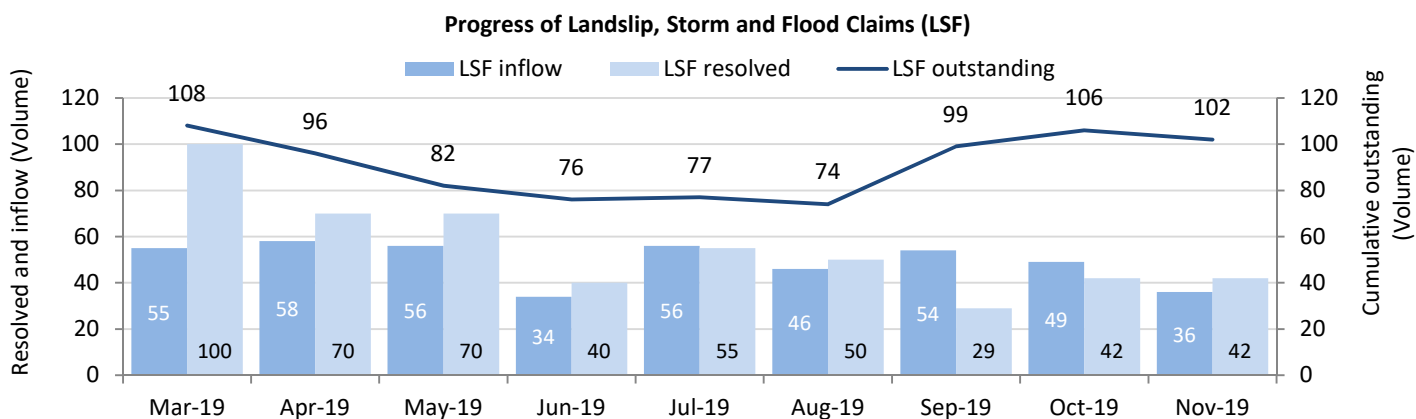
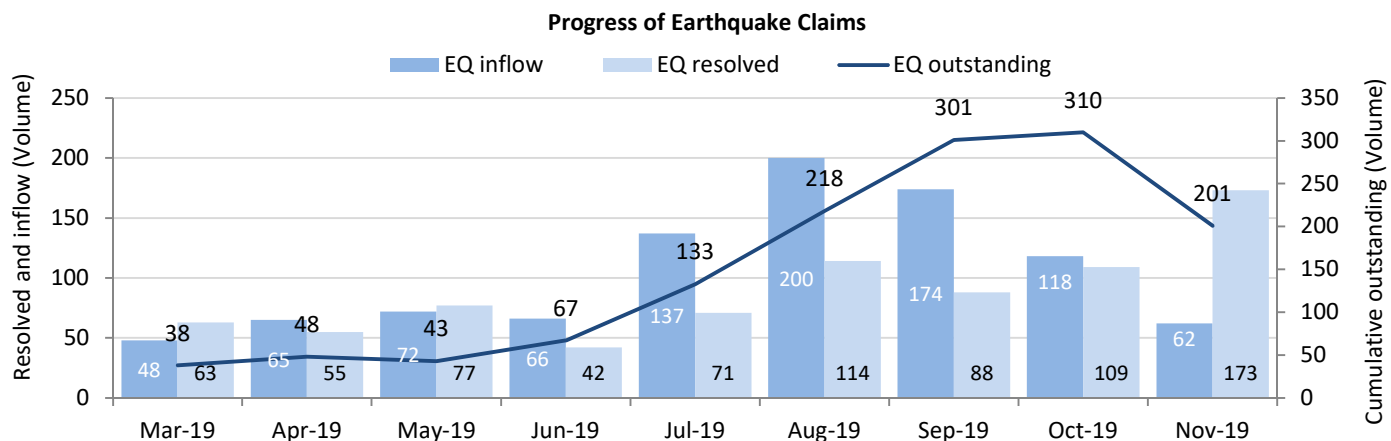


The total volume of claims in dispute decreased by 89 to 248 this month. Most of this reduction is due to transfer for claims to the on-sold-overcap program for resolution.

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 98 new claims were lodged. Of these lodgements, 63% (62) were earthquake claims, while the balance were landslip, storm and flood ('LSF') related claims.



Note: Inflow refers to claims lodged as well as reopened

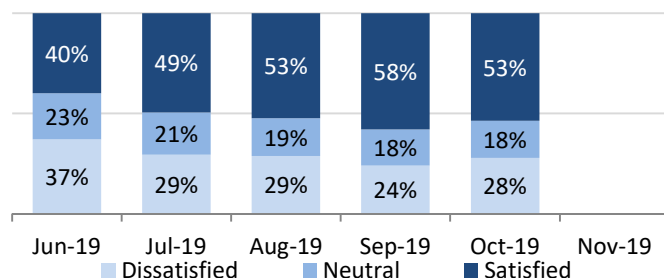
Section 4 - Customer Satisfaction

Overall Customer Satisfaction - Customer satisfaction has remained consistent to last quarter's performance (Q1FY19-20). Approximately half of surveyed customers were satisfied with our overall service quality and felt they were well informed during their claim process.

Service Quality

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

Service Quality - All



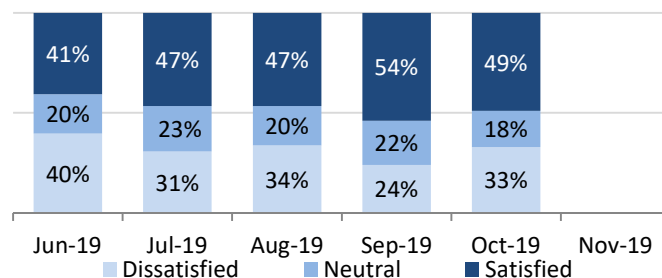
YTD AVG = 53%

Trend

Kept Informed

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

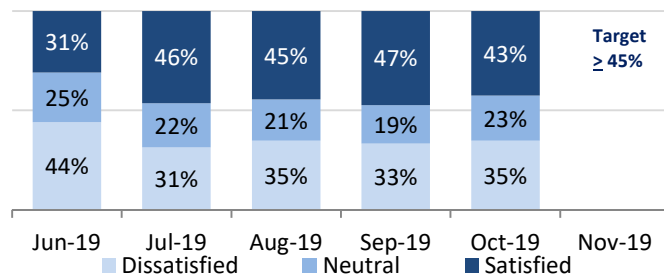
Kept Informed - All



YTD AVG = 49%

Trend

Canterbury (SoPE 2.1.5)

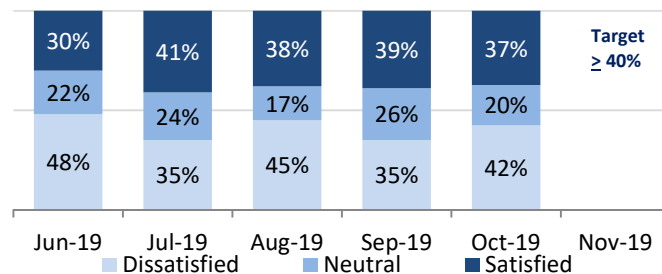


YTD AVG = 45%

Target: $\geq 45\%$

Trend

Canterbury (SoPE 2.1.7)

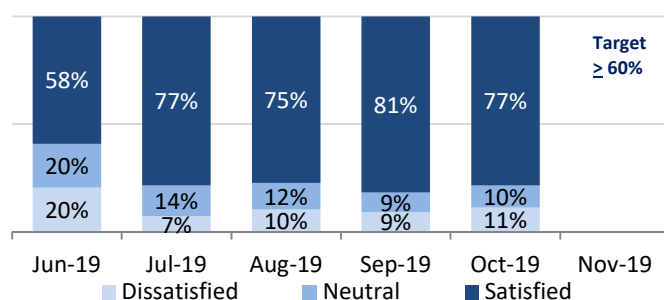


YTD AVG = 39%

Target: $\geq 40\%$

Trend

Comparative Recent Experience (SoPE 2.1.6)

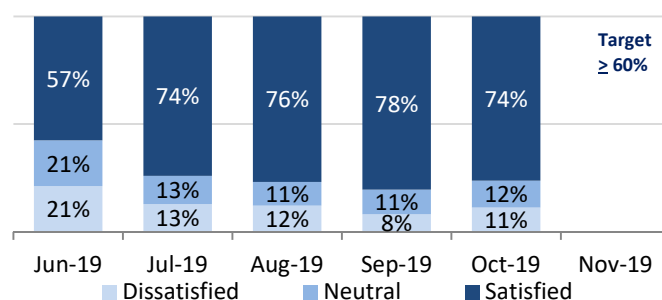


YTD AVG = 77%

Target: $\geq 60\%$

Trend

Comparative Recent Experience (SoPE 2.1.8)



YTD AVG = 75%

Target: $\geq 60\%$

Trend

Our Canterbury customers - Overall customer satisfaction for Canterbury customers has remained in line with recent performance. 'Thoroughness of assessment' and 'clear explanation of claim outcome' remain priority focus areas, as these are most influential on overall satisfaction. Satisfaction this month with these areas appears to have fallen below levels recorded last quarter.

Satisfaction amongst Canterbury customers with their recent claim experience dipped this month with 77% of surveyed customers satisfied with the service quality of their recent claim experience (SoPE 2.1.6). Despite the dip this month our year-to-date average (YTD AVG) of 77% for this measure remains above the 60% target. Satisfaction with how well our customers thought they were kept informed during their recent claim experience (SoPE 2.1.8) remains well above the corresponding target of 60%, decreasing slightly to 74% this month.

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.

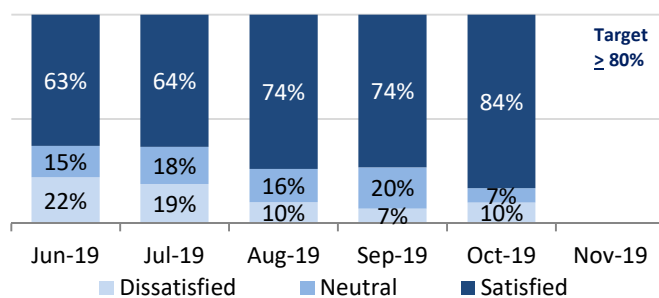
Section 4 - Customer Satisfaction (cont.)

Other Events Customers - Overall satisfaction among surveyed Response & Recovery BAU ('BAU') customers has risen from the previous quarter (Q1 FY19-20), although the sample size was small. Indications of positive improvement of ongoing communication, specifically 'reachable at times that suited you' and emerging verbatim themes of 'good call centre/ admin' are possible drivers of this uplift.

Service Quality

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

Natural Disaster Events Excluding Canterbury (SoPE 2.2.5)



YTD AVG = 75%

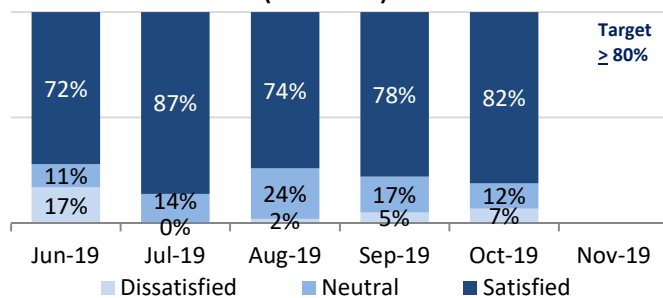
Target: $\geq 80\%$

Trend

Kept Informed

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

Natural Disaster Events Excluding Canterbury (SoPE 2.2.6)



YTD AVG = 79%

Target: $\geq 80\%$

Trend

Total Call, Email and Post Volume

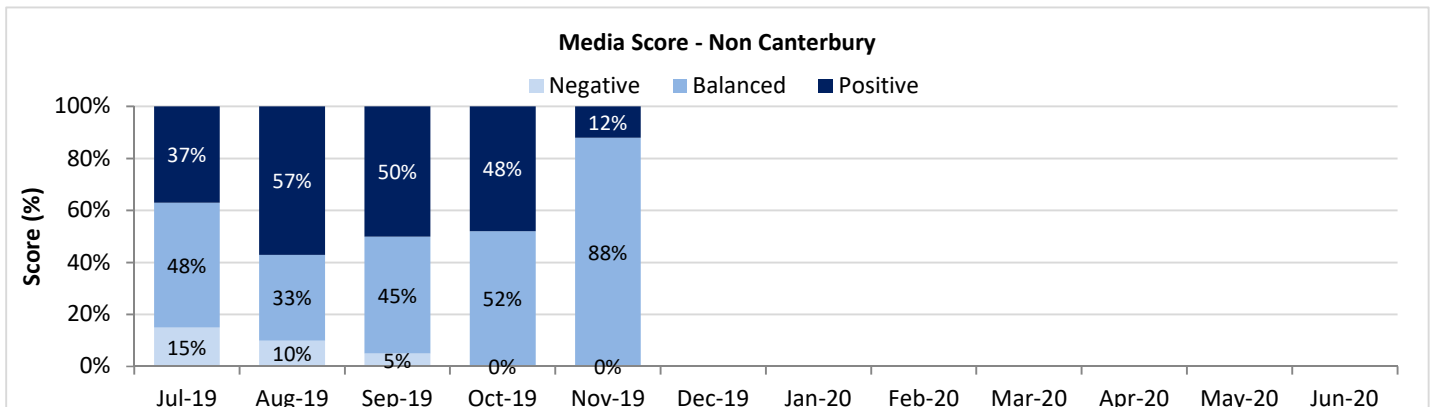
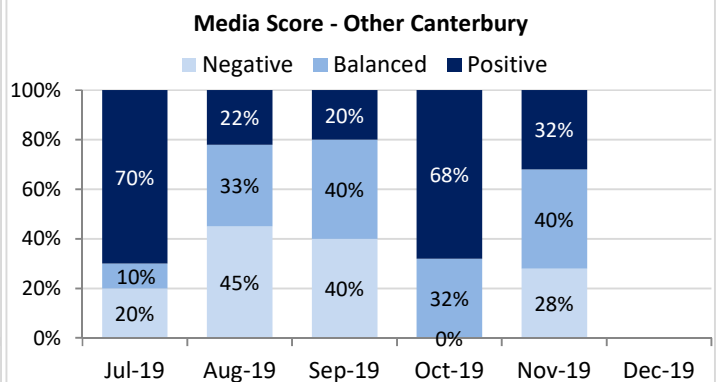
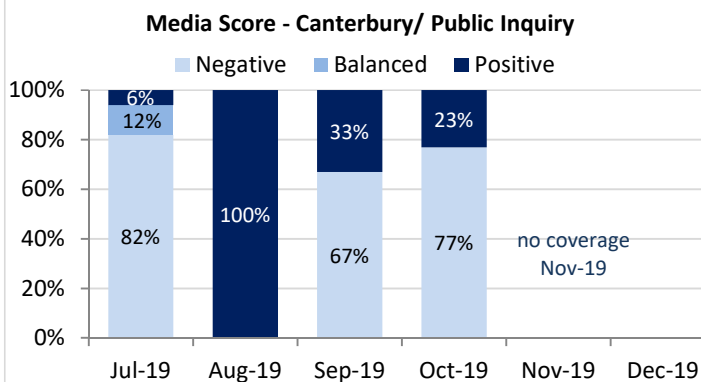
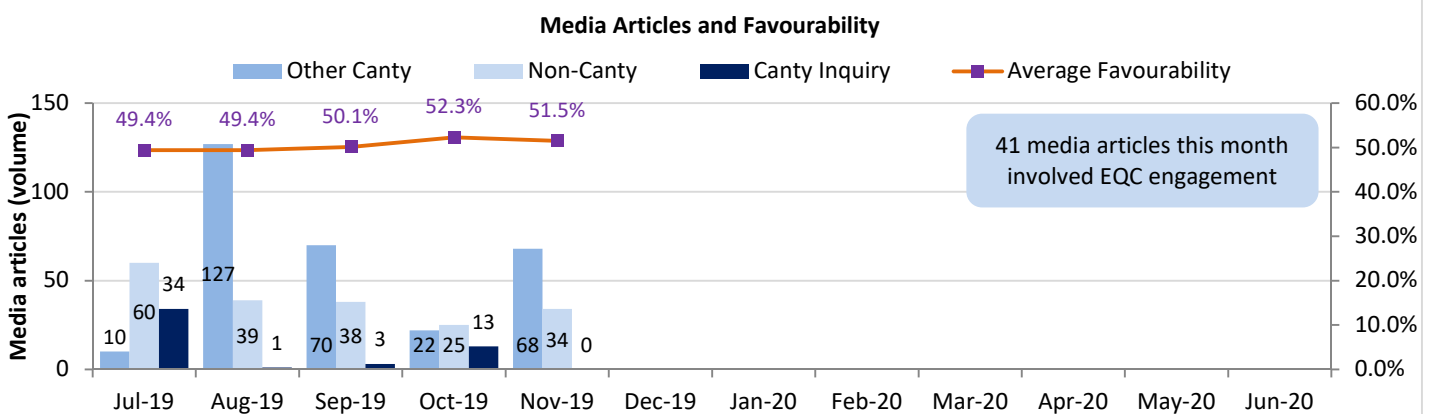
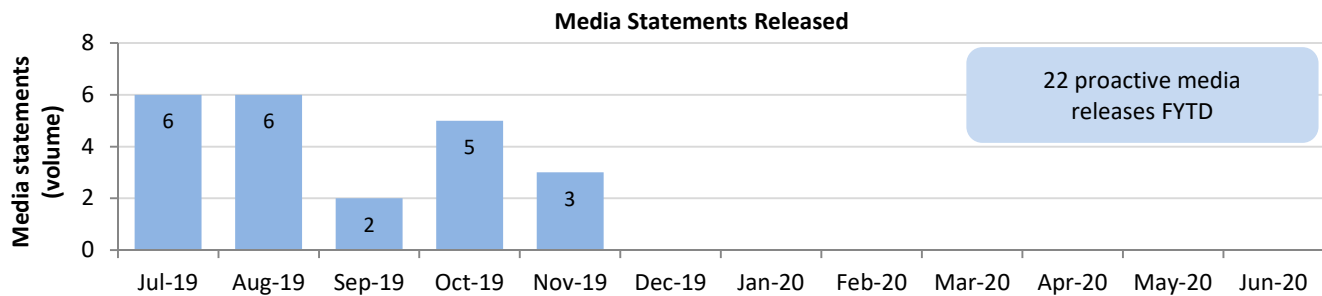
| | Jul-19 | Aug-19 | Sep-19 | Oct-19 | Nov-19 | Dec-19 | Trend |
|--------------------------|--------|--------|--------|--------|--------|--------|-------|
| Outbound - Inbound Ratio | 10:90 | 20:80 | 32:68 | 25:75 | 18:82 | | |
| Grade of Service | 98% | 96% | 97% | 94% | 95% | | |
| Abandonment Rate | 1% | 2% | 1% | 1% | 2% | | |
| Roll Over No Answer | 31 | 42 | 27 | 49 | 66 | | |
| Total Calls | 2,371 | 3,248 | 3,789 | 3,941 | 3,455 | | |
| Total Email and Post | 1,830 | 1,902 | 1,853 | 2,140 | 2,211 | | |

Section 5 - Media

Following a particularly quiet month in October, our volume of coverage rose to 102 reports this month. The majority of these reports were neutral in tone, resulting in a slight drop in favourability.

The formal apology, delivered by the EQC Chair for our handling of the Canterbury earthquake claims was a key driver of reporting mid-month. The apology received in-depth coverage from online outlets while press and broadcast reporting was comparatively brief and more favourable. This coverage highlighted EQC's commitment to do better in future and 'improve experiences and outcomes' (*The Press*, 15 November).

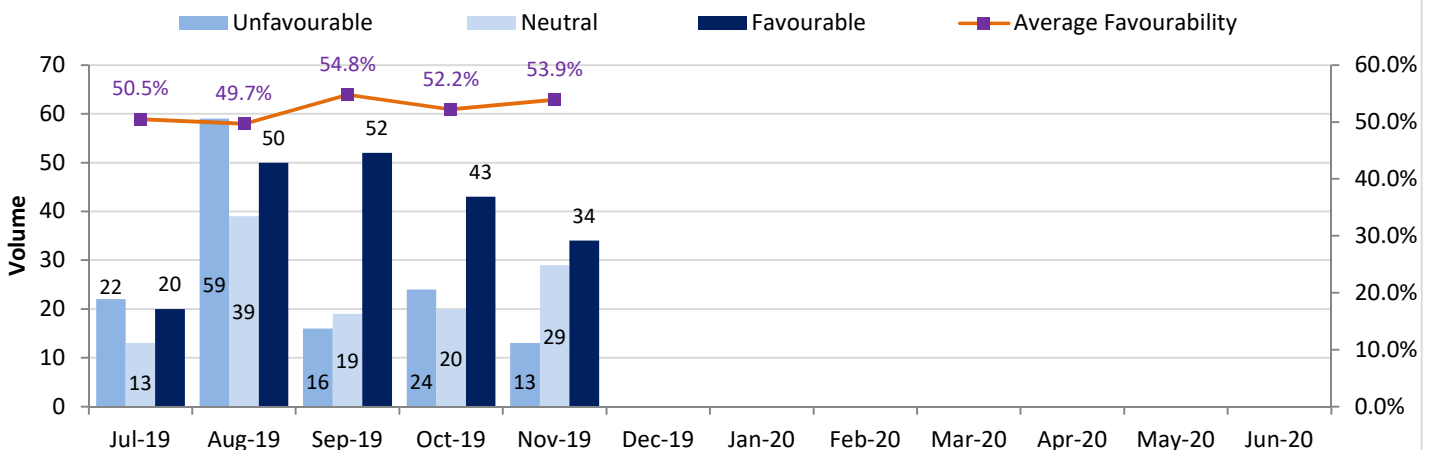
Unfavourable coverage this month was primarily linked to Tower Insurance, as reports on its financial results were regularly accompanied by references to an impending lawsuit against the Commission.



Section 5 - Media (cont.)

The volume of social media posts discussing EQC dipped slightly to a total of 76 posts in November, while the average favourability of these posts rose by 1.7 points.

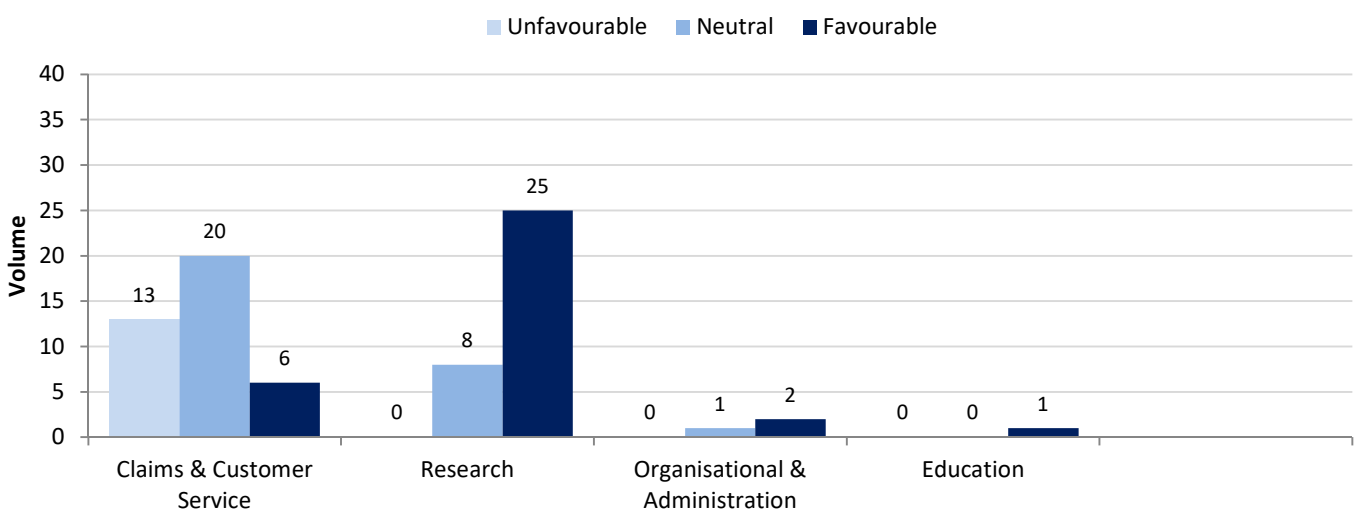
EQC on Social Media - Volume by Favourability



The rise in favourability was largely driven by the positive attention regarding *GNS Science's It's Our Fault* team winning the supreme award at the Science NZ National Awards earlier in the month. The other key positive contributor was our post on the third anniversary of the 2016 Kaikōura earthquake indicating resolution of 99% of related claims.

Conversely, while relatively modest in volume, unfavourable posts relating to the Commission were largely driven by individual sources who were critical of our inspectors and assessors, unsettled claims and customer service.

Story Focus this Month

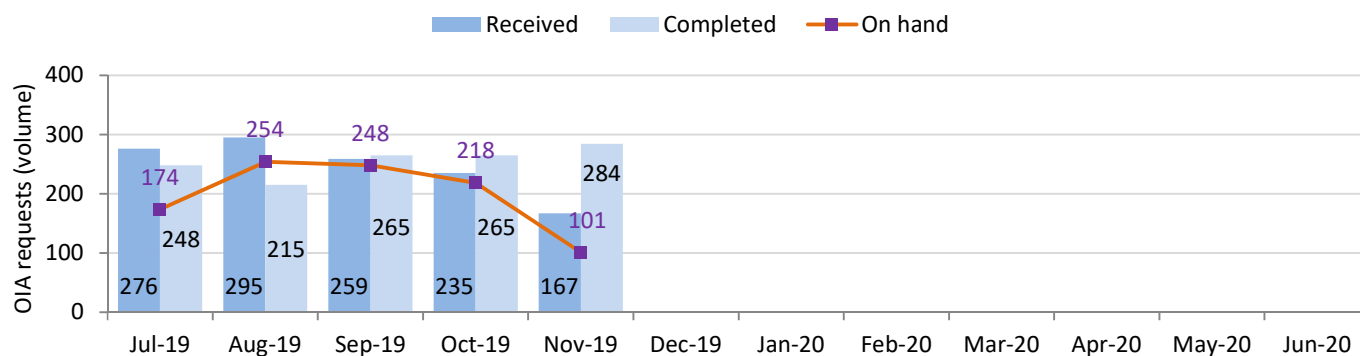


Posts celebrating the team's success at the Science NZ National Awards (as mentioned above) effectively highlighted our commitment to *high quality research research programmes* and its *focus on improving knowledge about how New Zealanders can reduce or prevent natural disaster damage* - the month's two leading messages.

As mentioned previously, while modest in volume, posts driving unfavourability centred around our inspectors and assessors, unsettled claims and customer service, as well as commentary on the (allegedly negative) impact the Commission has had on the insurance market.

Section 6 - Official Information Act (OIA) Requests

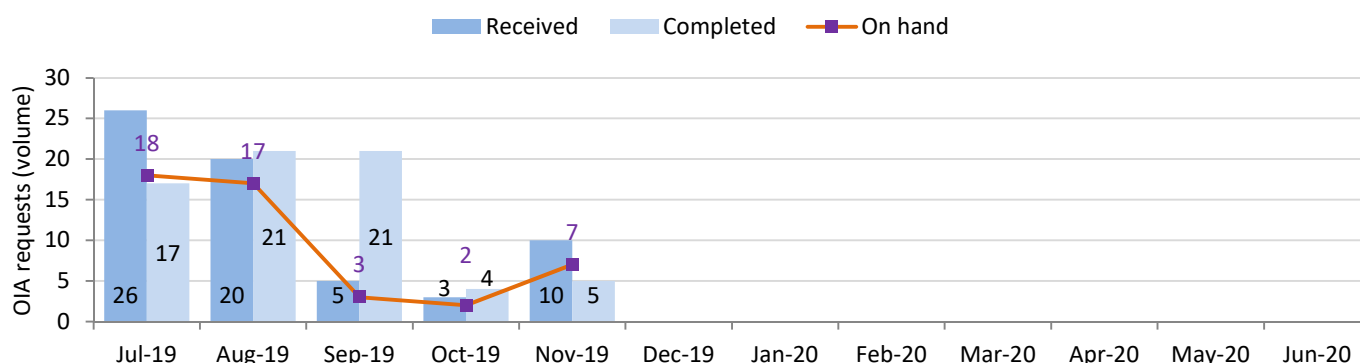
Customer OIA Requests



Our Customer OIA team received a much reduced inflow of 167 new requests from customers this month (vs. 235 received in Oct-19). Coupled with the 218 on hand from the end of Oct-19 and 284 requests resolved this month, the team have 101 open requests on hand.

Correction: The figures reported this month differ from figures reported in the financial year to date due to a required correction. The requirement for this correction, surfaced through internal controls, identified that some request completions/non completions were not being reported within the correct reporting period.

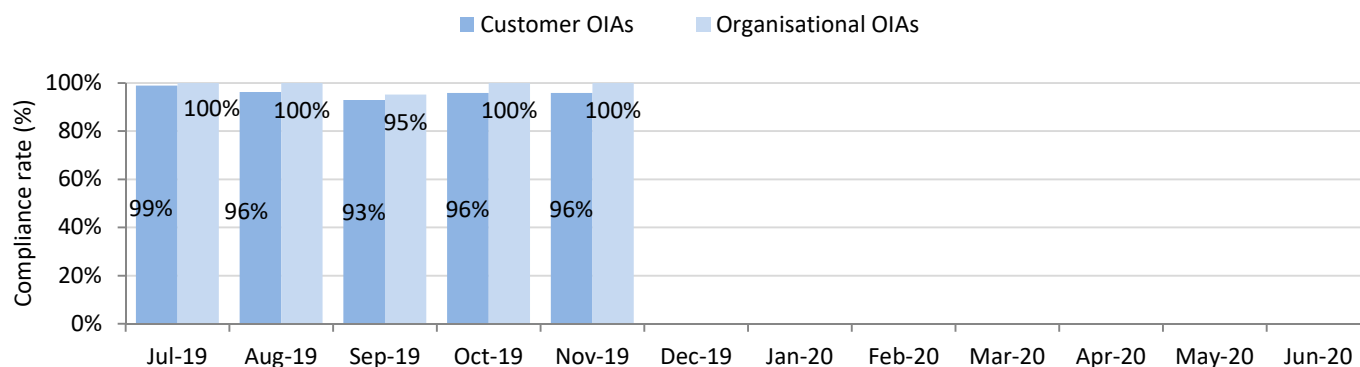
Organisational OIA Requests



Our Government Relations Team received 10 new high level OIA requests (vs. 3 received in Oct-19). Coupled with the 2 on hand from the end of Oct-19 and 5 requests resolved this month, the team have 7 open requests on hand.

OIA Compliance Rate

Target = 100%



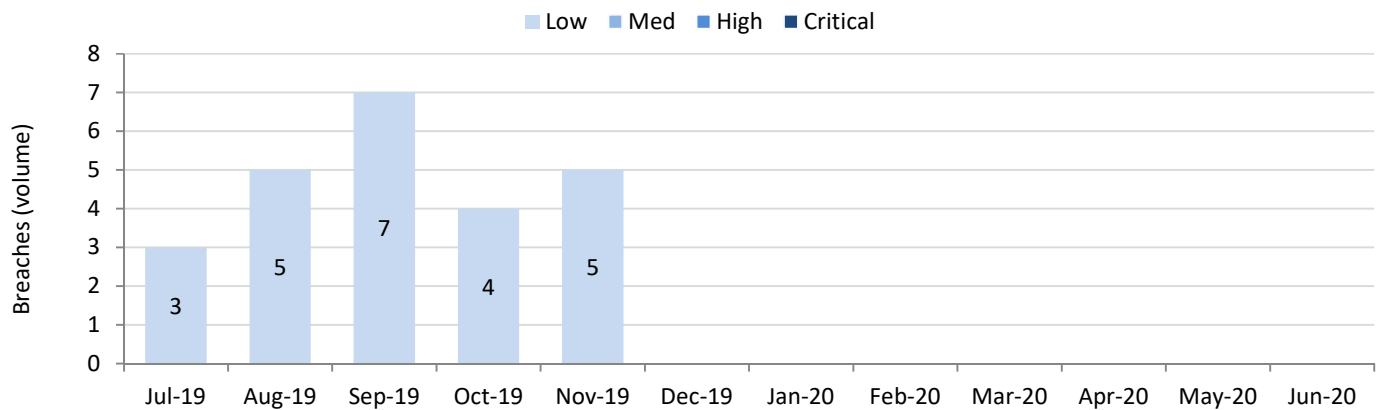
The compliance rate for Customer OIAs remains unchanged from last month with a result of 96% while the Government Relations Team maintained a 100% compliance level for high level OIAs.

There were 14 instances of Customer OIA request non-compliance contributing to the 96% compliance result this month. While one instance was outside of the team's control, the large majority of these instances were procedural related. These issues have since been addressed.

Section 7 - Privacy Breaches

Five privacy breaches, all classified as low severity, were recorded by the Risk and Compliance Team this month. All incidents were assessed against EQC's guidelines. All reported breaches have been contained and no harm appears to have arisen as a result.

Privacy Breaches



Privacy Breaches

Causal factors for the 5 reported breaches this month include 'Incorrect email address used' (1), 'wrong document sent' (3) and 'incorrect document content' (1).

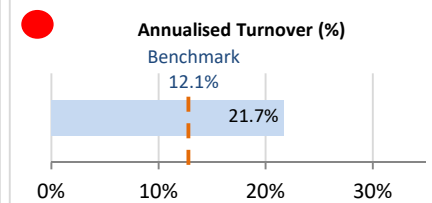
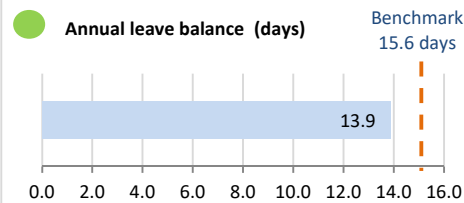
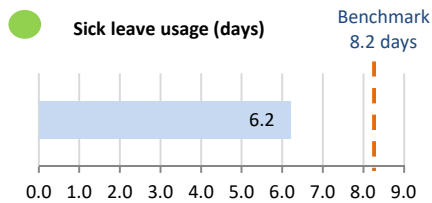
Severity Scale

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

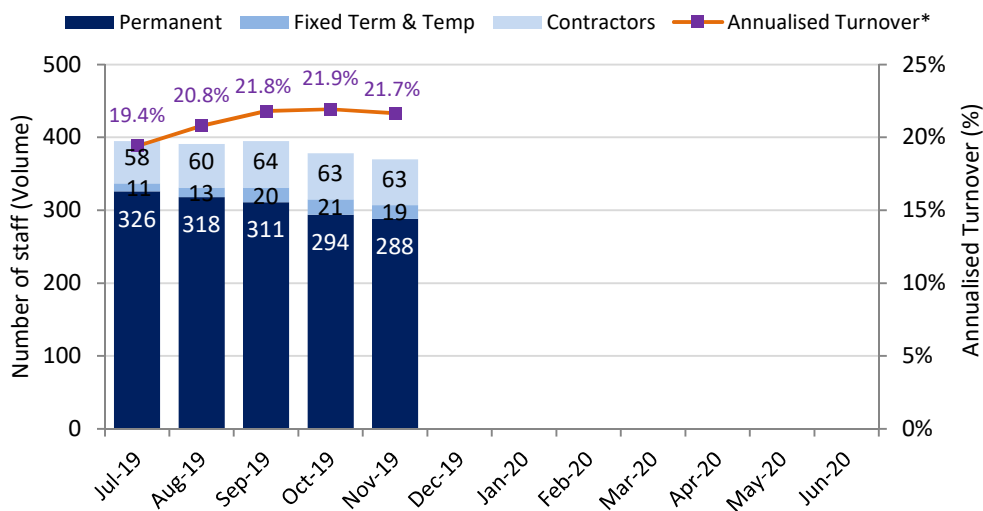
Section 8 - HR Operations

The average annual leave balance increased this month, however this remains favourable in comparison to the Public Sector Benchmarks ('benchmark'). Average sick leave usage decreased slightly to 6.2 and remains below the benchmark. Annualised turnover decreased slightly to 21.7% (vs. 21.9% for Oct-19).

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



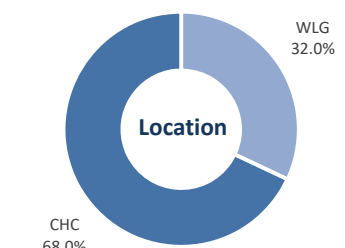
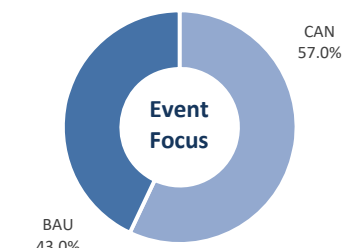
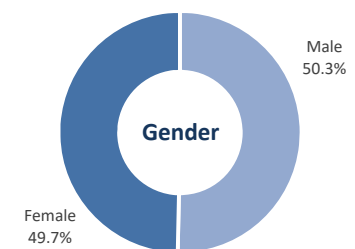
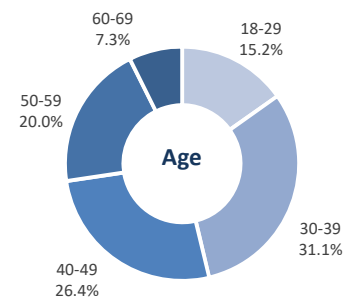
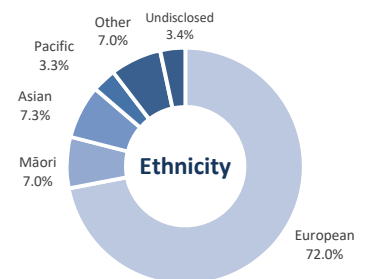
Headcount and Annualised Turnover



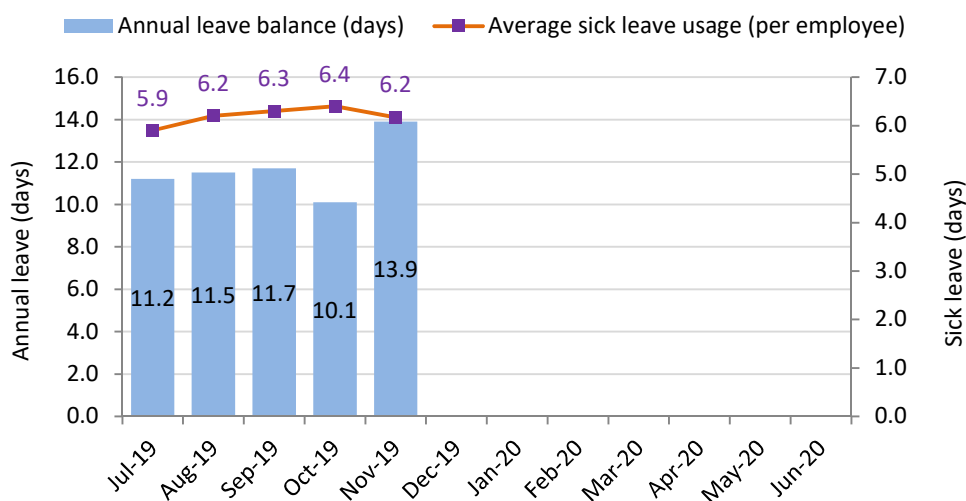
Our total headcount decreased by 8 people to 370 this month. This ongoing reduction is the result of organisational change and unplanned turnover. The volumes of both 'Fixed term & Temp' employees and 'Contractors' remain relatively unchanged from the previous month.

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

Workforce Profile



Annual and Sick Leave



Average annual leave balance increased to 13.9 days against the benchmark of 15.6 while average sick leave usage decreased slightly to 6.2 days. Both remain below their respective benchmarks of 15.6 and 8.2 days.