

## 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 Model (NDRM)

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

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

### Output One - Recovery after an event

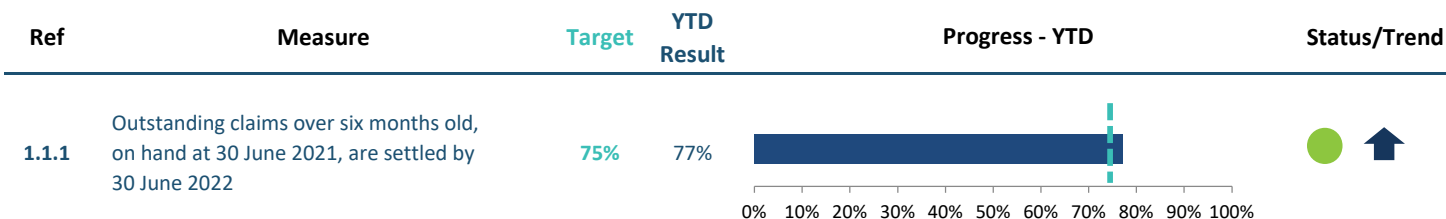
#### Output 1.1 - Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

**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.

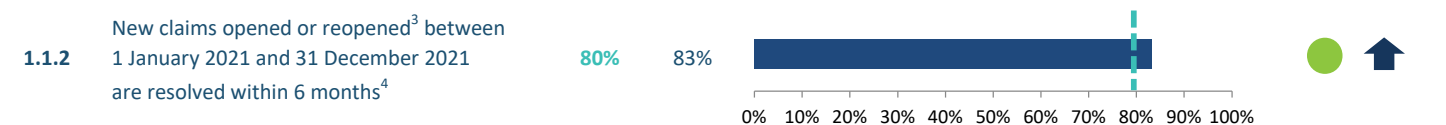
The threshold for customer satisfaction is lower for Canterbury claims than it is for other claims. This is because Canterbury claims often have long and complex histories, in part reflective of past processes that have now changed. Also, for this reason most of our customer focus measures look at a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

#### Performance measures | Timeliness



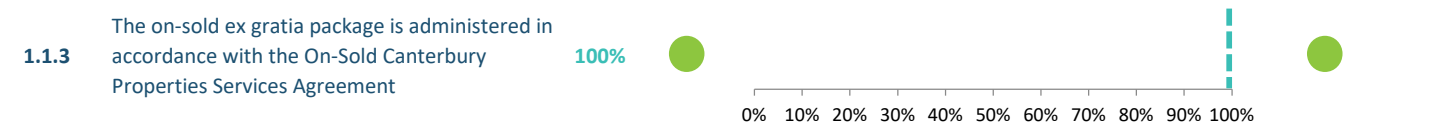
#### Commentary:

In the FYTD, we have closed 382 (77%) of the 495 claims that were outstanding (over 6 months old) at 30 June 2021. For the FYTD, performance against SOPE measure 1.1.1 is tracking ahead of expected performance to meet target.



#### Commentary:

In the FYTD, 1297 (83%) of the 1557 in-scope claims that were reopened in January-February 2021 have been settled within 6 months of their reopened date. For the FYTD, performance against SOPE measure 1.1.2 is tracking ahead of expected performance to meet target.










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		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

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%	0%		

**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%	56%		
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**Commentary:**

For 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%	71%		
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**Commentary:**

For 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%	70%		
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**Commentary:**

For 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%	67%		
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**Commentary:**

For the FYTD, performance against SOPE measure 1.1.8 is tracking behind 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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.1.9	More than 70% of surveyed customers agree or strongly agree that EQC acted as experts with the skills, knowledge and desire to help them	>70%	69%		<span style="color: yellow;">●</span> ↓

**Commentary:**

For the FYTD, performance against SOPE measure 1.1.9 is tracking behind expected performance required to meet target.

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

1.1.10 <sup>6</sup>	Timeliness of complaints resolution: 90% of complaints resolved in 60 days	>90%	97%		<span style="color: green;">●</span> ↑
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**Commentary:**

For the FYTD, 97% of complaints relating to Canterbury claims have been resolved within targeted timeframes.

Performance against SOPE measure 1.1.10 is tracking ahead of expected performance required to meet target.

1.1.11	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months <sup>7</sup>	<10%	4%		<span style="color: green;">●</span> ↔
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**Commentary:**

Of 1813 in-scope claim closures in January and February 2021, 68 (4%) have since been reopened. This result is unchanged from last month, and is on track to meet the performance target.

<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:**

<span style="color: grey;">●</span>	Result not available for the month	<span style="color: yellow;">●</span>	Potential risk of not achieving target	↑	Performance trend increase	↔	No change in performance trend
<span style="color: green;">●</span>	On track for delivery	<span style="color: red;">●</span>	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 - Claims Relating to Natural Disaster Events (excluding Canterbury)

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

## Output 1.2 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.2.1	Claims lodged between 1 January 2021 and 31 December 2021 are resolved within six months	90%	100%		On track for delivery ↔
1.2.2 <sup>8</sup>	Claims that have not been settled within six months of lodgement are settled within 90 working days of the assessment phase being completed	90%	100%		On track for delivery ↔

**Commentary:**

All but three of the 1363 in-scope claims lodged in January-May 2021 were resolved within 6 months. For the FYTD, performance against SOPE measure 1.2.1 is on track to meet target.

Of the 27 in-scope claims not settled within six months of lodgement, all 27 (100%) have subsequently been settled within 90 working days of the assessment process being completed. For the FYTD, performance against SOPE measure 1.2.2 is on track to meet target.

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 Agreement (NDRA) on 30 June 2021).

**'Insurer Managed' and 'EQC Managed' claims explained**

Under the NDRA, 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.

**Note:** As the proportion shifts more towards Insurer Managed claims, we will amend the visualisations slightly to illustrate the scale of both our Insurer Managed and EQC Managed claim volumes.

## Output 1.2 | Performance measures | Customer Focus

1.2.3	More than 70% of surveyed customers are satisfied with their overall claims experience	>70%	68%	<b>Oct-21 performance</b> 	Potential risk of not achieving target ↓
1.2.4	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was transparent and fair in all interactions	>70%	63%	<b>Oct-21 performance</b> 	Potential risk of not achieving target ↓
1.2.5	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was responsive to their individual needs and situation during their recent claim experience	>70%	59%	<b>Oct-21 performance</b> 	Potential risk of not achieving target ↓

**Commentary:**

For the FYTD, performance against SOPE measures 1.2.3-5 are tracking behind expected performance required to meet target. This is a result of low volume of EQC managed claims on hand, which will continue to get lower. These remaining claims are complex by nature. 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.

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

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

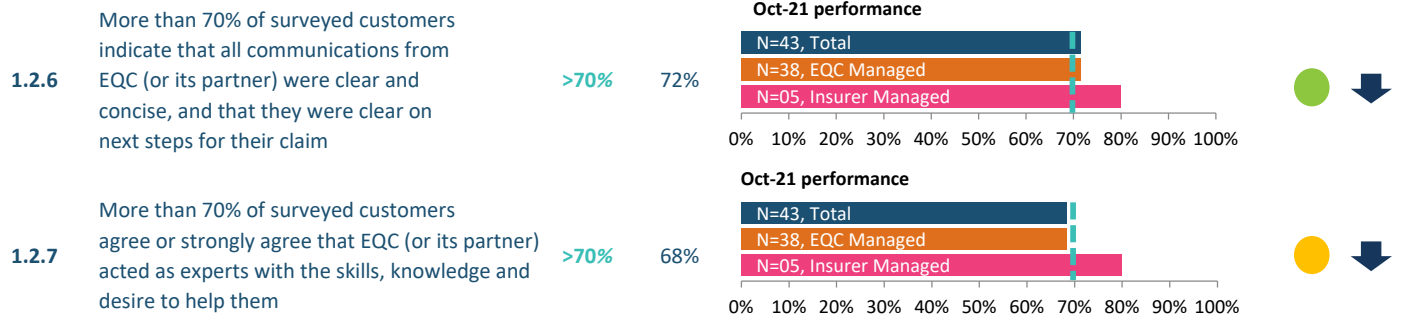
**Key:**

	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.)

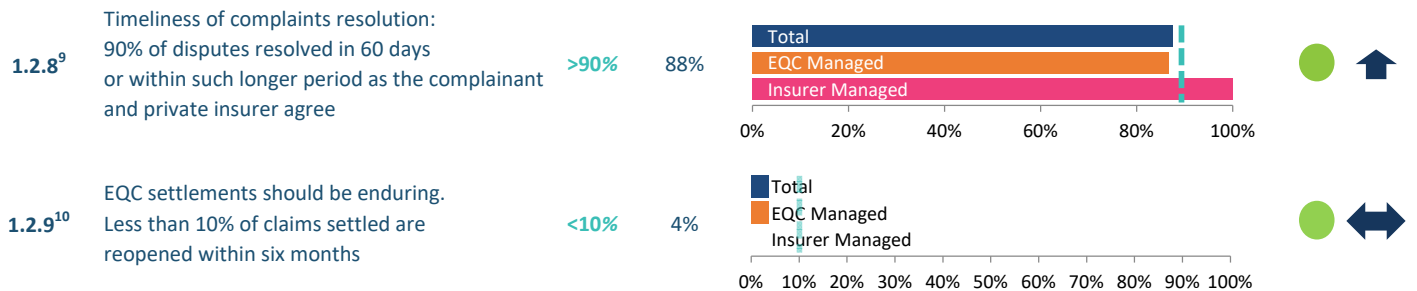
## Output One - Recovery after an event (cont.)

## Output 1.2 | Performance measures | Customer Focus

**Commentary:**

For the FYTD, performance against SOPE measure (SM) 1.2.6 continues to track ahead of expected performance required to meet target while performance against SM 1.2.7 has dipped below expected performance required to meet target. This is a result of low volume of EQC managed claims on hand, which will continue to get lower. These remaining claims are complex by nature. 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.

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

**Commentary:**

SOPE 1.2.8: In the financial year to date, 87% of EQC-managed claims in-scope for SoPE 1.2.8 have been resolved within 60 days. Only a very small volume of complaints have been received to date relating to Insurer-managed claims and these have met the 60 day timeframe for resolution.

**Note:** Based on the volatility in this measure due to low volumes of complaints, we remain on track to achieve target for this measure.

SOPE 1.2.9: 74 of the 1989 in-scope claim closures in January-May 2021, were reopened within 6 months of closure (3.7%).

**'Insurer Managed' and 'EQC Managed' claims explained**

Under the NDRA, 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.

**Note:** As the proportion shifts more towards Insurer Managed claims, we will amend the visualisations slightly to illustrate the scale of both our Insurer Managed and EQC Managed claim volumes.

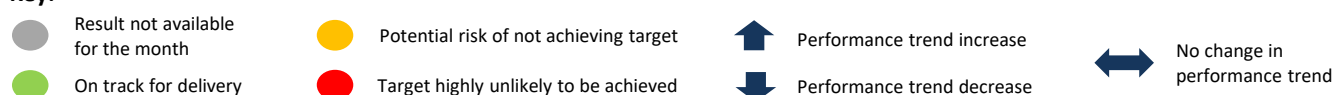
## Performance measures | Quantity

**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: <ul style="list-style-type: none"> <li>of good or excellent quality<sup>14</sup></li> <li>relevant and focussed on the outcomes of the Resilience Strategy</li> </ul>	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: <ul style="list-style-type: none"> <li>is contributing to driving progress in resilience to natural hazards;</li> <li>is an engaged and supportive partner</li> </ul>	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> : <ul style="list-style-type: none"> <li>who say that they thought about potential risks of natural hazards when buying or looking to buy a property</li> </ul>	75%	82%	Next result due end of Dec-21 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	●
2.1.3*	<ul style="list-style-type: none"> <li>as homeowners, are aware that they can take action to make their homes safer and stronger for disaster events</li> <li>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</li> </ul>	60%	63%	Next result due end of Dec-21 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	●
2.1.4	Number of formal, evidence-based submissions made on relevant (natural hazard risk) policies, plans, or initiatives or local government statutory plans Reviewer commentary that submissions are: <ul style="list-style-type: none"> <li>of good quality</li> <li>on matters relevant to natural hazard risk reduction</li> </ul>	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> : <ul style="list-style-type: none"> <li>a communications strategy for introducing partners to PRUE loss modelling</li> <li>completion of the transition of the new system by 30 November 2021</li> <li>an agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA by the end of the financial year</li> </ul>	as per measure	  	Communications strategy to be discussed	
				On track for completion by 30 November 2021	
				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: <ul style="list-style-type: none"> <li>hazard risk information</li> <li>priority preparedness actions they can take to reduce the impact of disaster</li> </ul>	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.  <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		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 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>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 is compliant with the Ministerial Direction for the first quarter.	
3.2.3	The value of the NDF is rebuilt (assumes fewer than 4,500 new claims in addition to Canterbury reopens)	>\$250m		As at 30 November 2021, we remain on track to achieve this measure	

<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 have been proposed for this measure, these being a Hawkes Bay earthquake and then an Alpine Fault earthquake. Work has commenced on the strategy for the Hawkes Bay EQ scenario.	
<b>Comment</b>					
Joint workshops between EQC, ICNZ, and Insurers to develop a Hawke's Bay earthquake event response strategy concluded in November 2021. An event response strategy has been drafted and is in the final review stages with the joint workshop participants. The Natural Disaster Response Model governance groups are expected to review and provide feedback on the draft event response strategy by the end of 2021 or early 2022. This would allow for socialisation of an approved event response strategy with wider stakeholders, at the earliest, from around February 2022. Planning for the next event response strategy, an Alpine Fault M8.0 earthquake, is expected to begin in December 2021 with joint workshops likely to commence in early 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		Data exchange is working as expected with all insurer partners with initial quality issues experienced last month now resolved. Data set(s) and data quality will be subjected to ongoing review and validation.	

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 all insurers standing at 100% compliance for both the month of November 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%	87%		
<b>Comment</b>					
Of the 39 recommendations EQC is to implement by 30 June 2022, we have implemented 34 so far. For the FYTD, performance against SOPE measure 4.5 is tracking ahead of expected performance required to meet target.					
4.6	EQC implements recommendations 5.1.3 and 6.1.3 from the 2020 Public Inquiry by 24 December 2022	100%		The two recommendations referenced remain on track for delivery by the due date	
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, but two recommendations (5.1.3 and 6.1.3) require EQC to engage with third parties and require a longer lead time to deliver - see measure 4.6.

## Key:

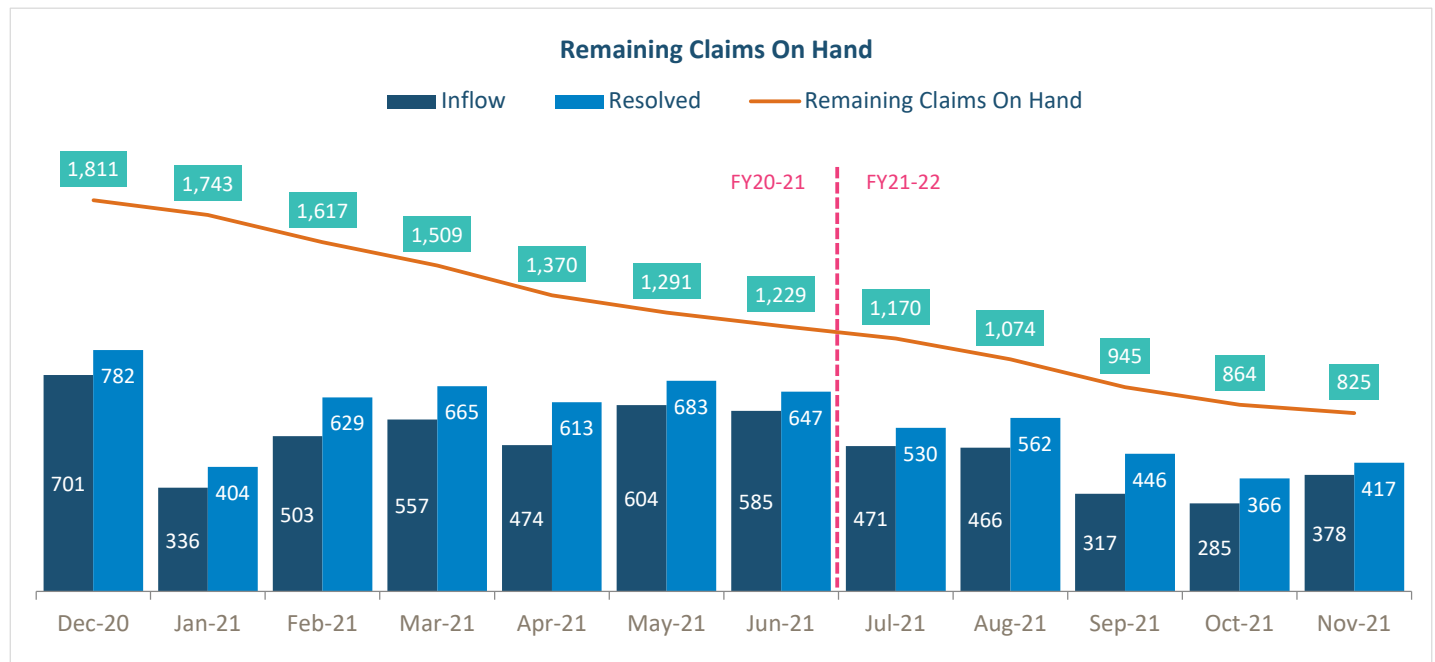
	Result not available		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

## Section 2 - Canterbury

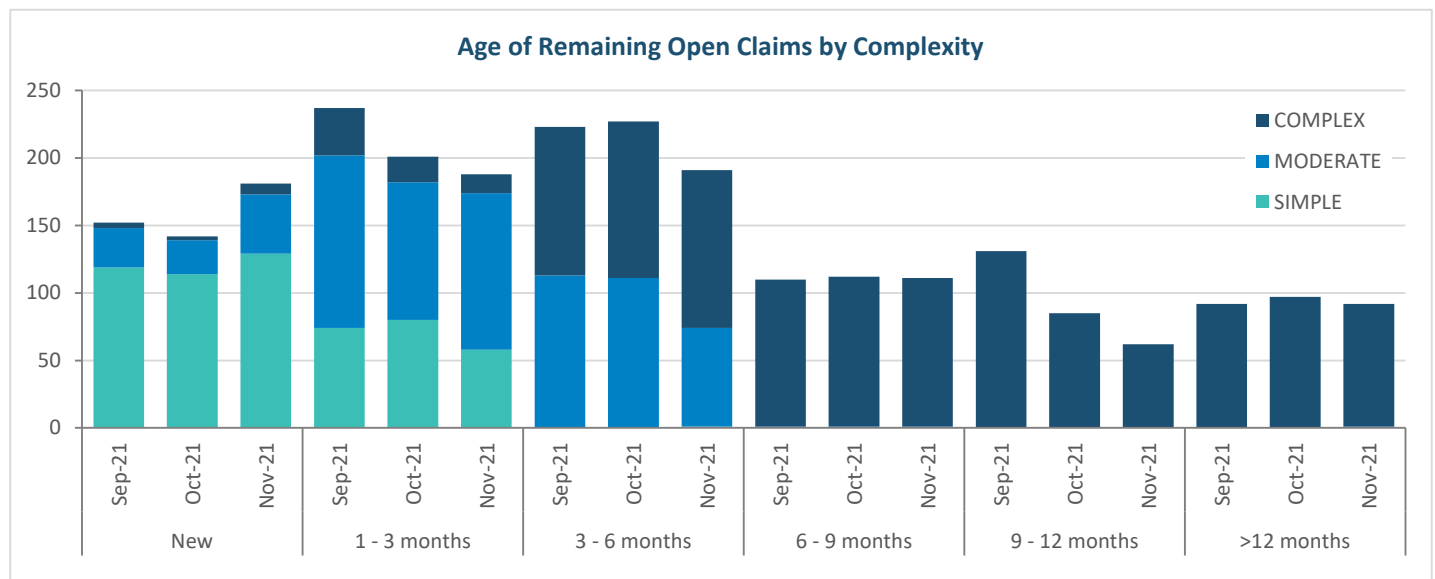
During the month, 417 claims were resolved, offset by inflow of 378 claims. At month's end we have 825 open Canterbury claims on hand, a reduction of 39 since the end of October. The reduction in our claims on-hand population, which is now below 900, continues the downward trajectory of a decreasing population stretching back to November 2020.

While the Canterbury claims on-hand population continues to decline, what has been evidenced within inflow over recent months is a flow of reopened Southern Response (SRES) claims, indications are that this is a residual effect of attention associated with the announcement last December by the Minister Responsible for EQC approving a proactive package to be offered to eligible policy holders who settled with Southern Response prior to October 2014.

In line with our **Aged Claims Strategy**, the focus for the balance of calendar 2021 is the continued reduction of our 'aged claims' population (claims older than 12 months). At month's end this population stands at 92 (vs. 97 last month).



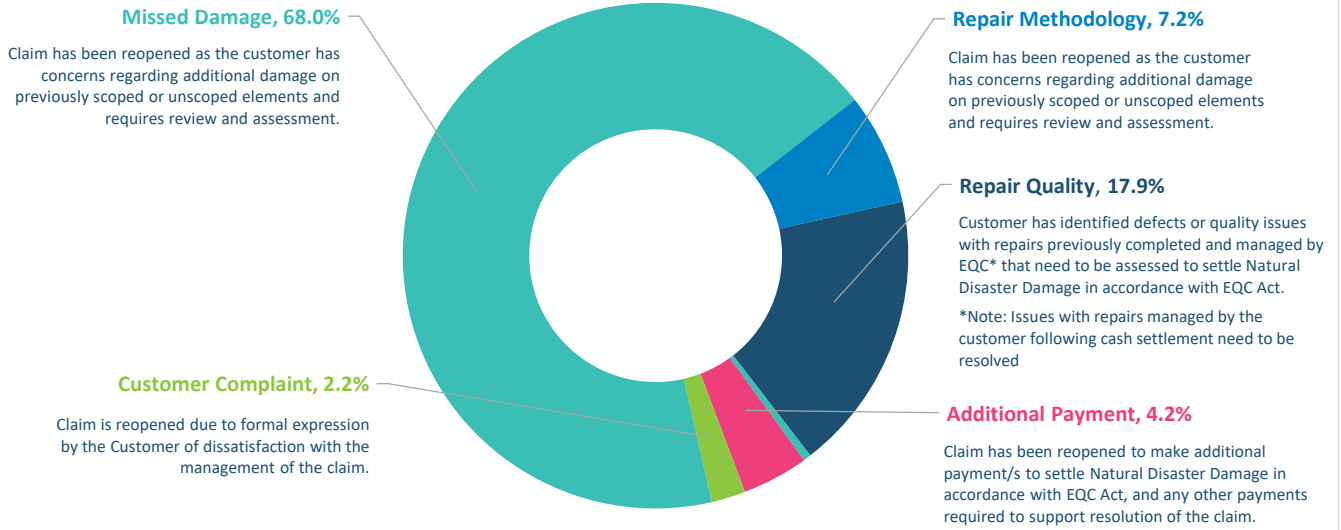
The 417 claims resolved this month includes 10 claims open at 1 November, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,614 of which are excluded). A further 9 SRES MOU claims were settled, and 1 claim was reassigned to Claims Assurance for review.



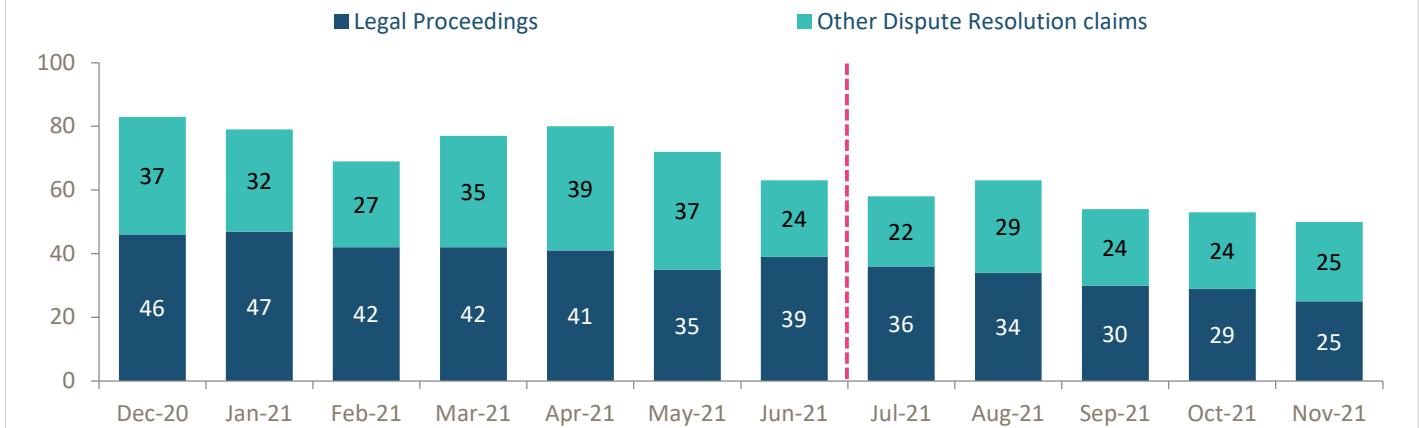
Resolution of aged claims continues to be a key priority for our settlement teams. During November there was a 5% reduction in claims aged > 12 months (97 down to 92). Claims aged 9-12 months reduced by 27% (85 down to 62) and claims aged 3-6 months dropped by 16% (227 down to 197).

## Section 2 - Canterbury (cont.)

## Open Canterbury Claims by Reopen Reason

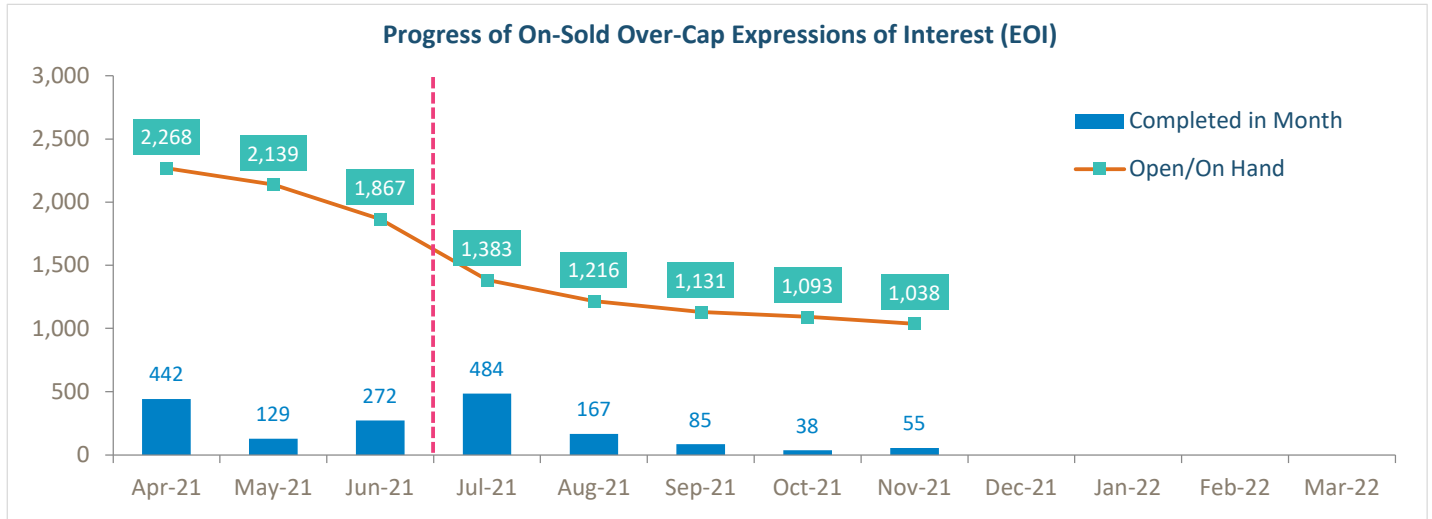


## Claims in Dispute



As at 30 November, 25 Canterbury claims remained subject to legal proceedings, reduced from 29 at the end of October. Other claims with Dispute Resolution teams rose to 25, up slightly from last month (24).

## 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 4,932 applications of which:

- 1,168 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Agree & execute settlement agreement' (485) + 'Monitor and Report' (683));
- 703 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
- 1,351 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 1,038 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Work in Progress').

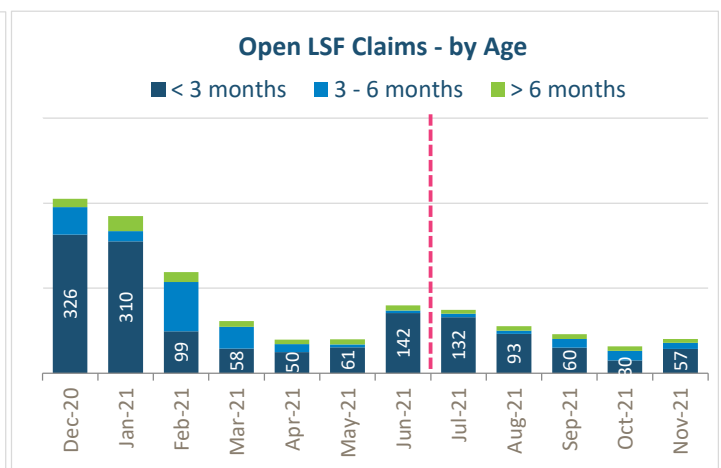
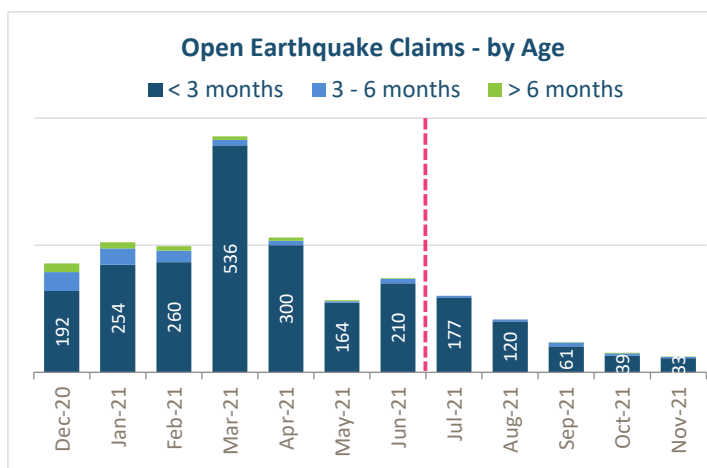
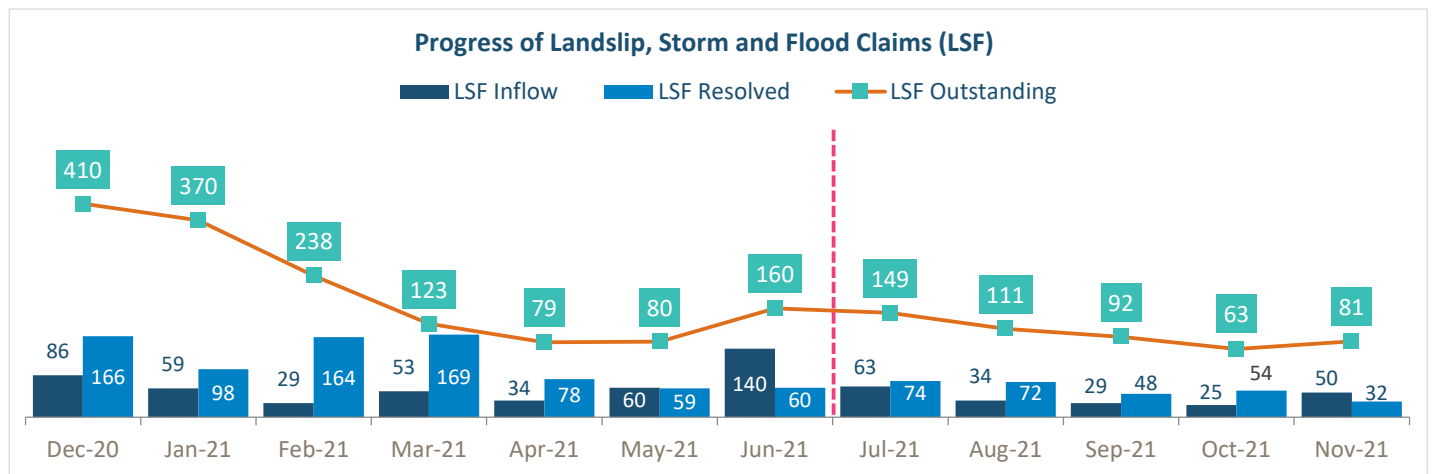
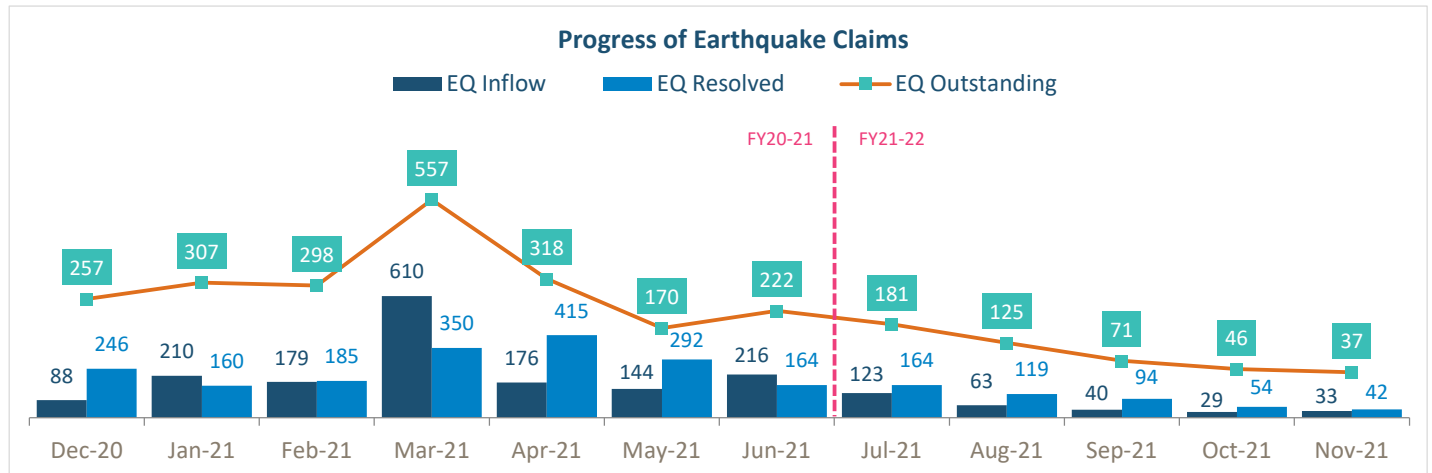


SOW - Scope of Works

## 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 83 new and reopened claims in November, up from 54 in October. Of this, 40% was attributable to earthquake (EQ) and 60% 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)

Just over 920 claims are being managed under the NDRM, which came into effect on 30 June 2021. The large majority of these claims, just under 80%, have been generated through landslip, storm, and flood (LSF) events during this period. Contributing to this inflow were c.300 occurring 16-18 July centred in the Wellington and Tasman areas.

During November, there were 21 EQ and 37 LSF claims received. From a claim generating perspective, the most significant event during the period was the heavy rain which occurred over 3-4 November in the Gisborne region, which generated in 30 LSF claims.

## 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 pre 30 June.

### 'EQC Managed' claims

Overall, customer satisfaction with EQC's service has dipped this month. Satisfaction amongst our Canterbury customers has edged down while satisfaction has increased amongst our Other Natural Disaster Events (NDE) customers, however neither change is significant.

Overall, the proportion of respondents with an accepted claim outcome vs. respondents with a non-accepted claim outcome continues to track at levels similar to that evidenced in the previous quarter ie. c.60% accepted vs. c.40% non-accepted. This month 160 customers took part in our survey (57.5% Canterbury and 42.5% NDE).

### 'Insurer Managed' claims

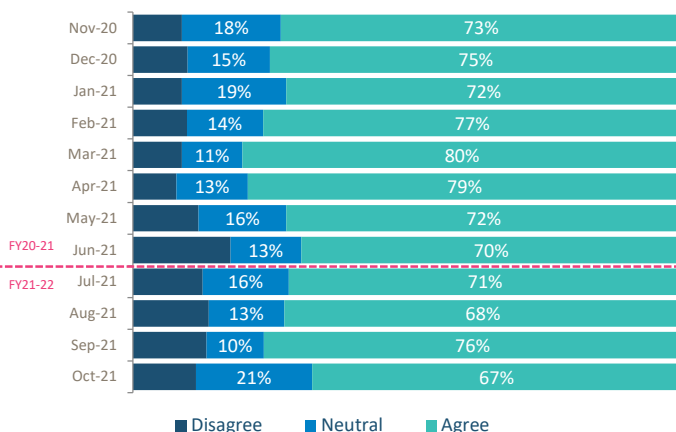
We have now started surveying customers insured under the insurer managed claims model from this month. Currently the sample size is low, however we expect the volumes to increase significantly in the coming months.

### Other Natural Disaster Events customer focus measures

With effect from 01 July 2021, results for Other NDE customers have been weighted to reflect the average proportion of respondents with an accepted claim outcome vs. non-accepted claim outcome. This has been done to reduce the variability in the results caused by changes to the sample profile over time. This scheme applies to SOPE measures 1.2.3-7 only (Other NDE customers only).

## Transparent, fair and reasonable interactions

### Canterbury - Recent Experiences (SoPE 1.1.6)

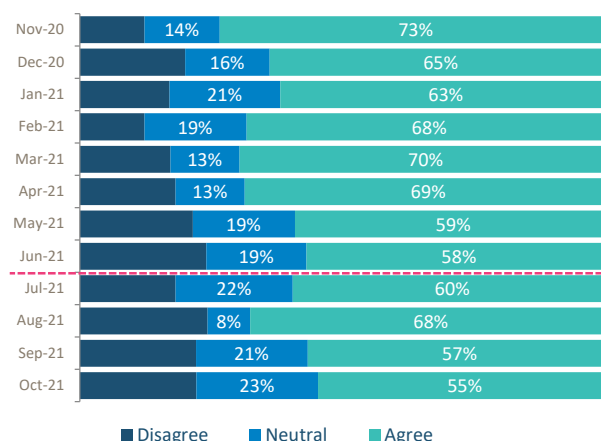


YTD AVG = 71%

Target: &gt; 70%

Trend

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



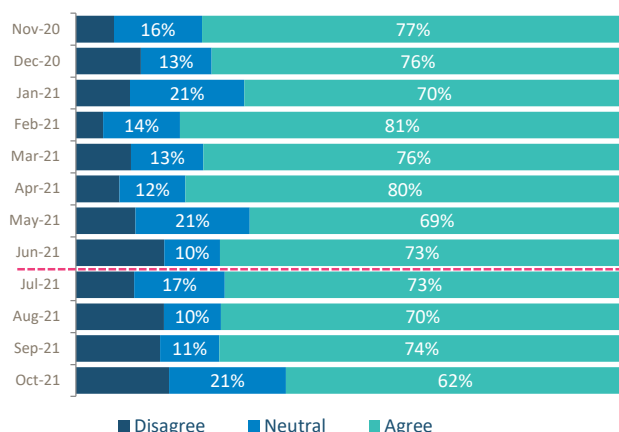
YTD AVG = 63%

Target: &gt; 70%

Trend

## Responsive to individual needs and situation

### Canterbury - Recent Experiences (SoPE 1.1.7)

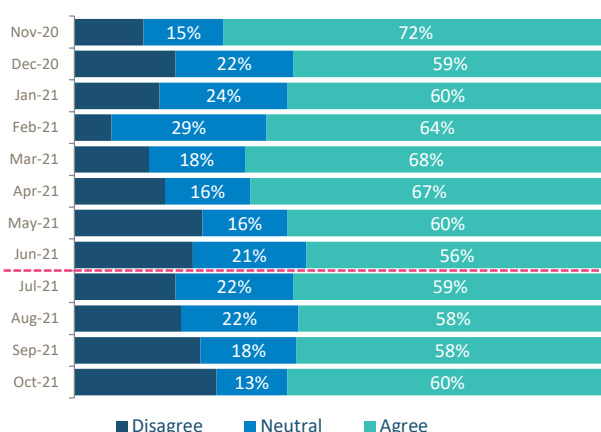


YTD AVG = 70%

Target: &gt; 70%

Trend

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



YTD AVG = 59%

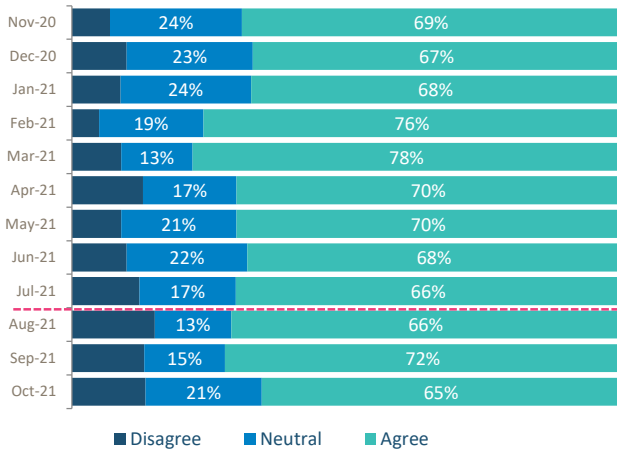
Target: &gt; 70%

Trend

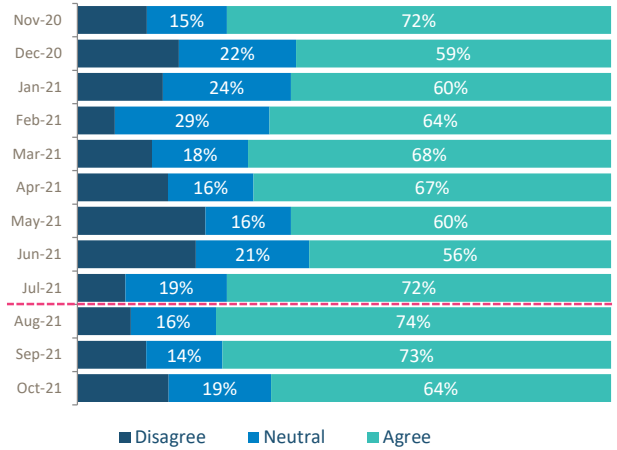
## Section 5 - Customer Focus (cont.)

### Quality of communication and customer clarity on next steps

Canterbury - Recent Experiences (SoPE 1.1.8)



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



YTD AVG = 67%

Target: > 70%

Trend

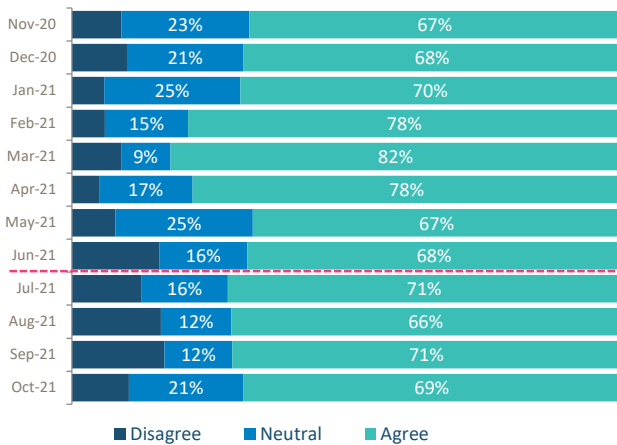
YTD AVG = 72%

Target: > 70%

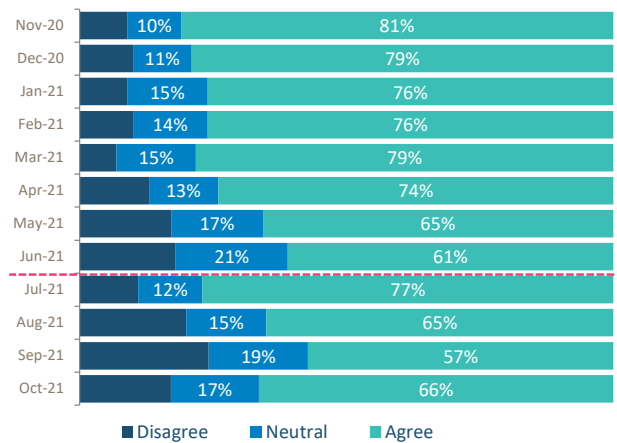
Trend

### Demonstrating expertise and a desire to help

Canterbury - Recent Experiences (SoPE 1.1.9)



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



YTD AVG = 69%

Target: > 70%

Trend

YTD AVG = 68%

Target: > 70%

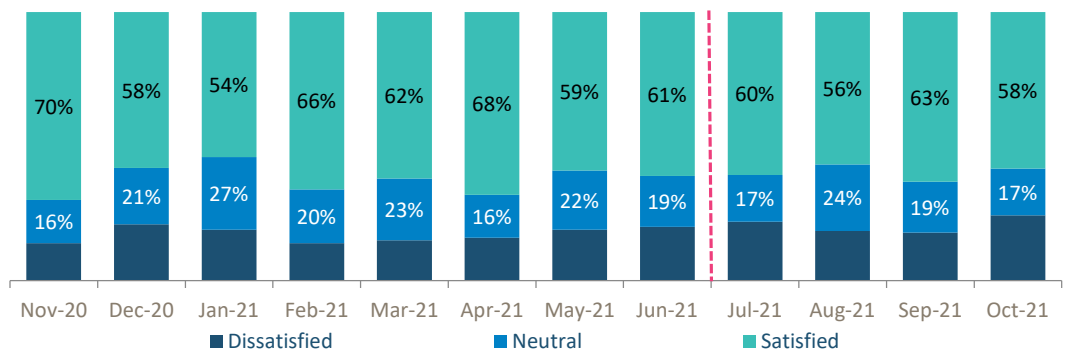
Trend

### Overall claim experience

**Survey question**

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

Overall claim experience - All



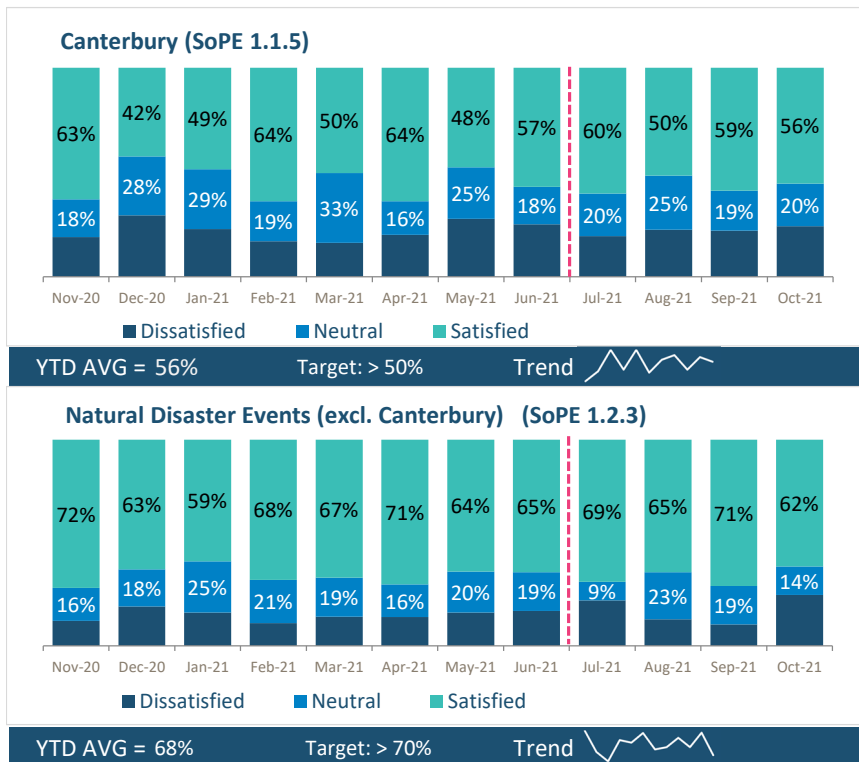
YTD AVG = 59%

Trend



## Section 5 - Customer Focus (cont.)

### Overall claim experience by event response



#### Our Canterbury customers

Overall, customer satisfaction levels remain in line with previous months.

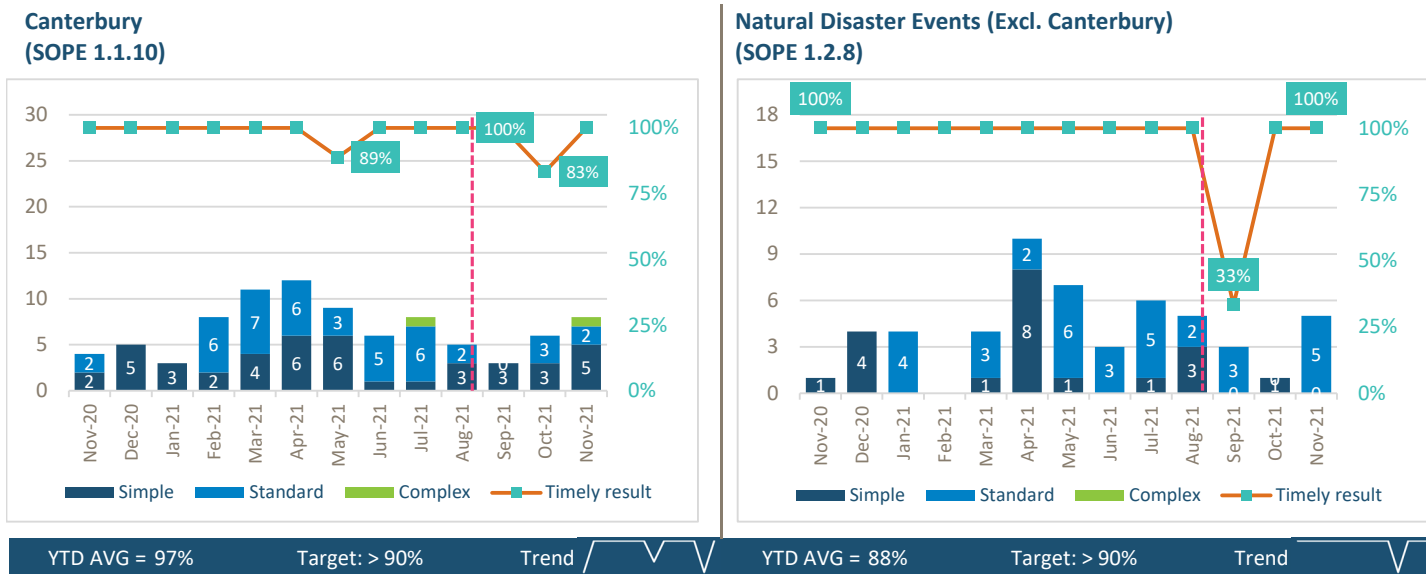
In terms of our SOPE measures that focus on recent experiences (SMs 1.1.6-9), there has been a slight decline evidenced in customer perception around transparency and fairness as well as responsiveness and communication.

#### Our Natural Disaster Events (NDE) customers

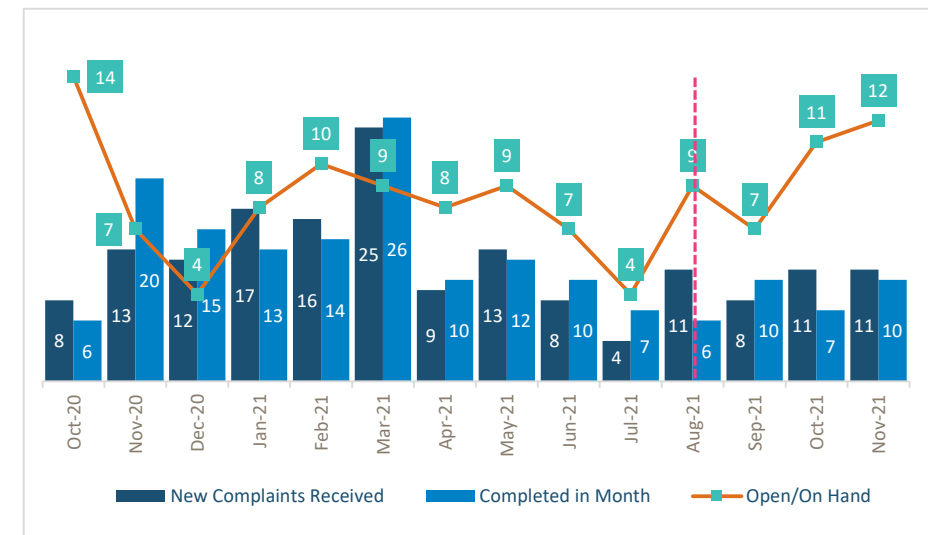
Overall, customer satisfaction levels have declined slightly this month.

Results for October indicated a decline in customer perceptions of ongoing contact and customer clarity around next steps.

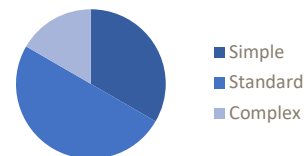
### Timeliness of complaint resolution



### Progression of customer complaints



#### Complexity of open complaints



We received inflow of 11 new complaints in November offset by resolution of 10 complaints. This left 12 open complaints on hand at month end, an increase of 1 claim from the previous month.

Four of the 12 complaints open at month end were simple complexity, 6 were standard, and 2 were complex in complexity.

Of the open complaints, 6 are service related, 5 process related and 1 is technical in nature.

## Section 5 - Customer Focus (cont.)

## Total call, email and post volume

	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21
Outbound - Inbound Ratio	15:85	15:85	12:88	16:84	14:86	12:88
Grade of Service	99%	99%	99%	98%	98%	99%
Abandonment Rate	1%	1%	1%	2%	2%	1%
Roll Over No Answer	15	9	21	36	43	29
Total Calls	3,058	2,836	2,156	2,651	2,943	3,101
Total Email and Post	4,415	3,466	3,651	4,119	4,680	4,706

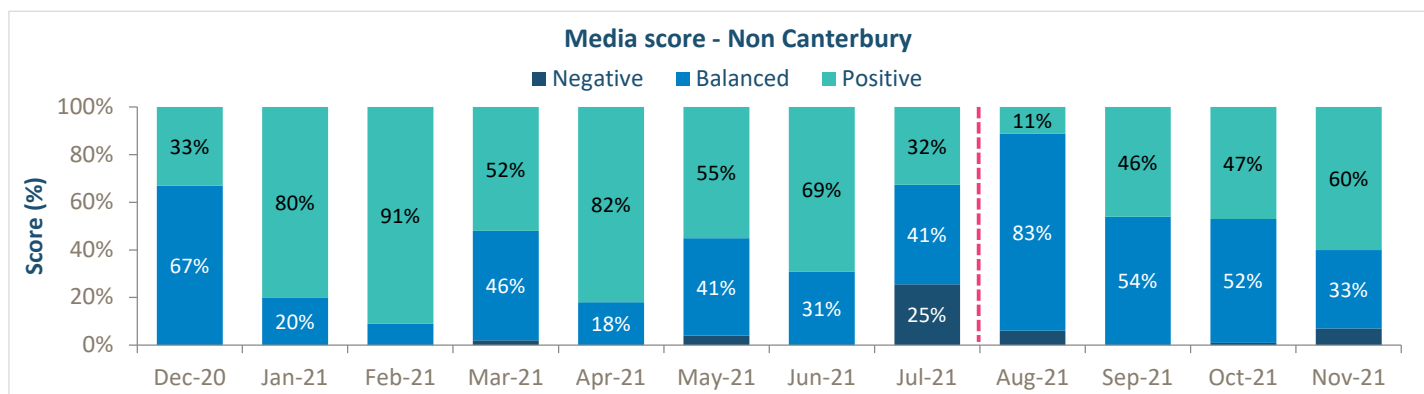
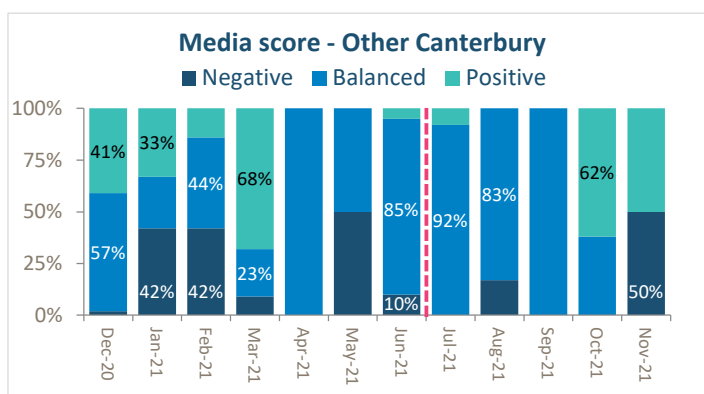
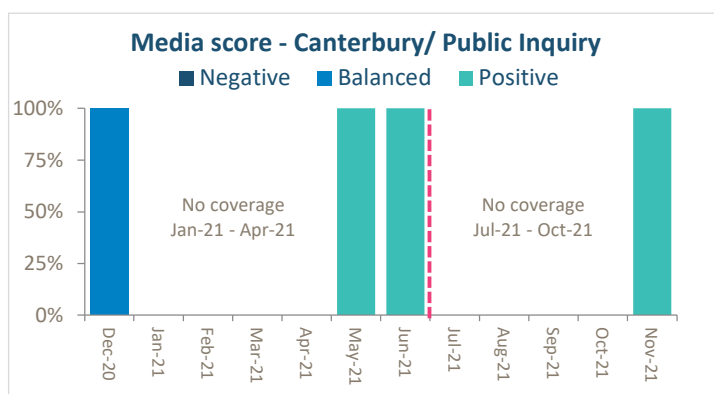
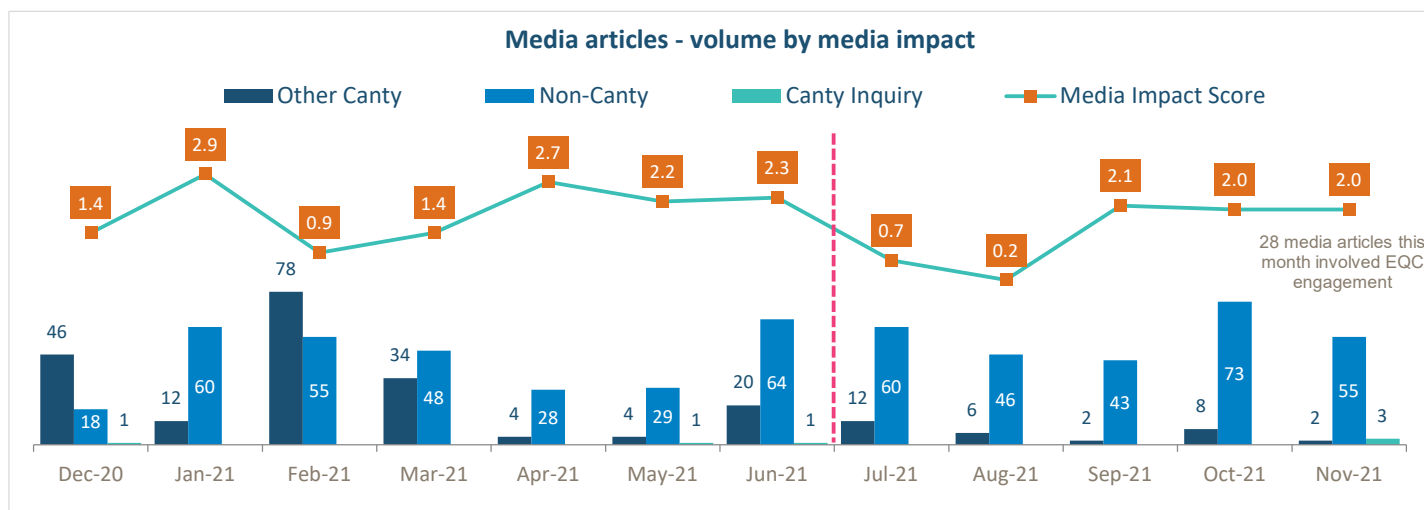
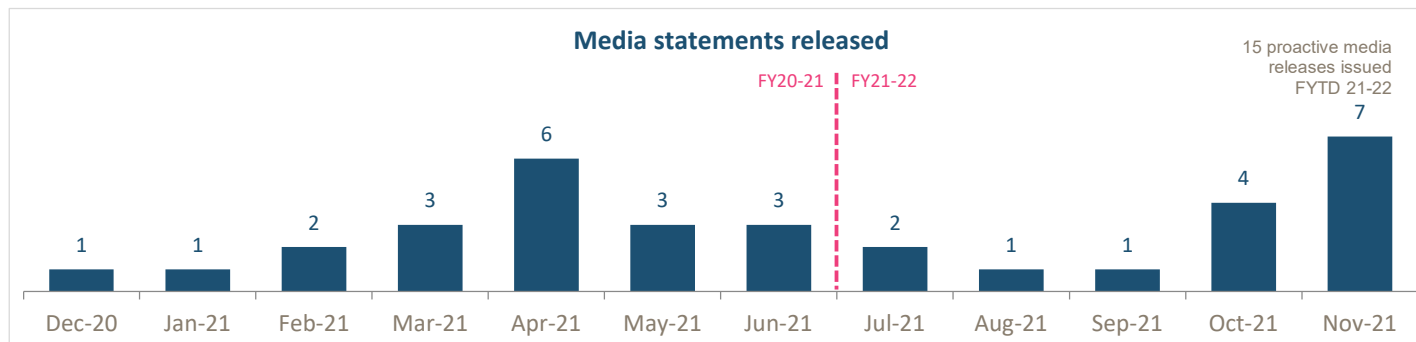
## Section 6 - Media (traditional)

November marked another positive month in the media. EQC’s overall Media Impact Score remained relatively steady at 2.0, while its volume of coverage decreased from 81 reports (October) to 60.

Driven predominantly by proactive work, positive coverage included reporting on the funding allocated to research into natural hazard resilience, with EQC Manager Research Dr Natalie Balfour commenting that the research projects will contribute to further understanding of New Zealand’s natural hazard risk.

The impact of the Kaikoura earthquake on the insurance industry was extensively reported on following EQC research into the complexity of the quake. The usefulness of this and other EQC-funded research in informing the National Seismic Hazard Model contributed to positive reporting.

Conversely, the handful of negative reports largely involved isolated incidents or individuals with specific complaints or issues.

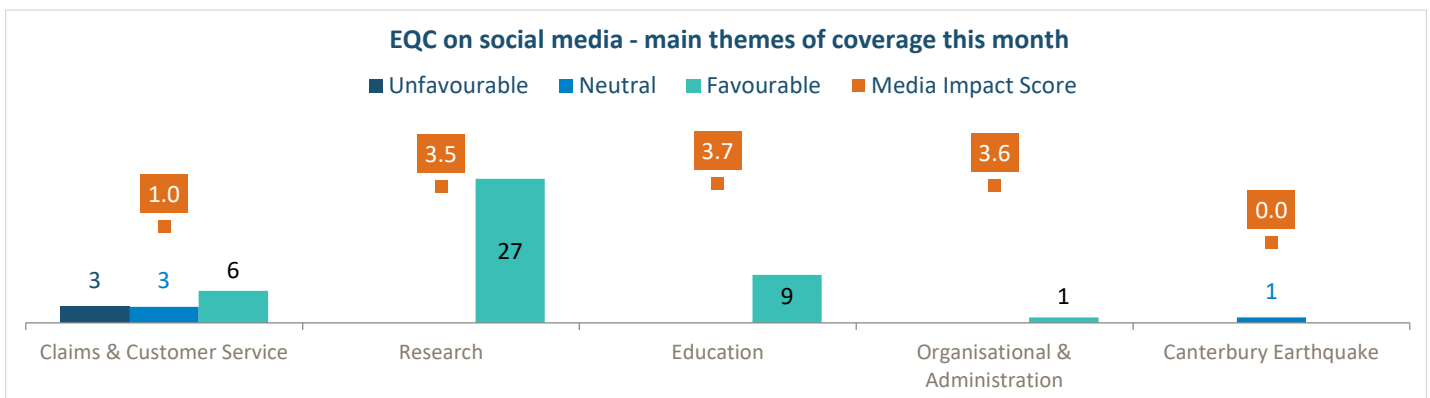
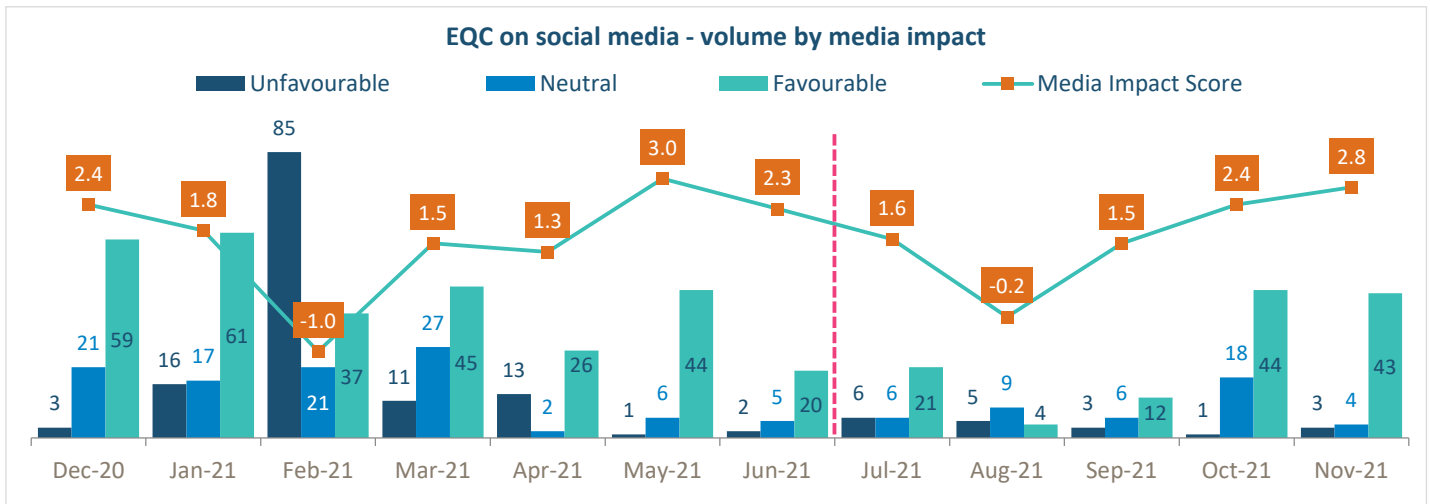


## Section 6 - Media (social)

Social coverage declined marginally, down to 50 in November (vs. 63 in Oct-21). Our media impact score continued its upward trend, reaching 2.8 in November (vs 2.4 in Oct-21). An increase in the proportion of positive coverage and a decrease in the proportion of neutral posts has largely driven the increase this month.

Similarly to traditional media reporting, positive social posts focused on research projects and the importance of these for future policy development. This included: EQC's Kaikoura findings; The importance of tsunami warnings celebrated on World Tsunami Awareness Day; and Research into strengthening high-risk buildings.

Research partnerships were also a leading topic in social conversations in November. This included EQC's partnership with Whānau Āwhina Plunket, focusing on better safety messaging aimed at keeping Aotearoa's tamariki safe in the event of earthquakes.



This month, positive social posts focused on research projects and the importance of these for future policy development. This included:

- EQC's Kaikoura findings;
- The importance of tsunami warnings celebrated on World Tsunami Awareness Day; and
- Research into strengthening high-risk buildings.

EQC's continued support for the Auckland Museum's Volcanoes education program and exhibit was welcomed in social conversations.

Research and education activities undertaken this month helped to drive this month's leading topic of *research partnerships* while also contributing to November's leading messages within social media coverage of *helps communities better understand the risk of natural disasters* and *engages in high quality research programmes*.

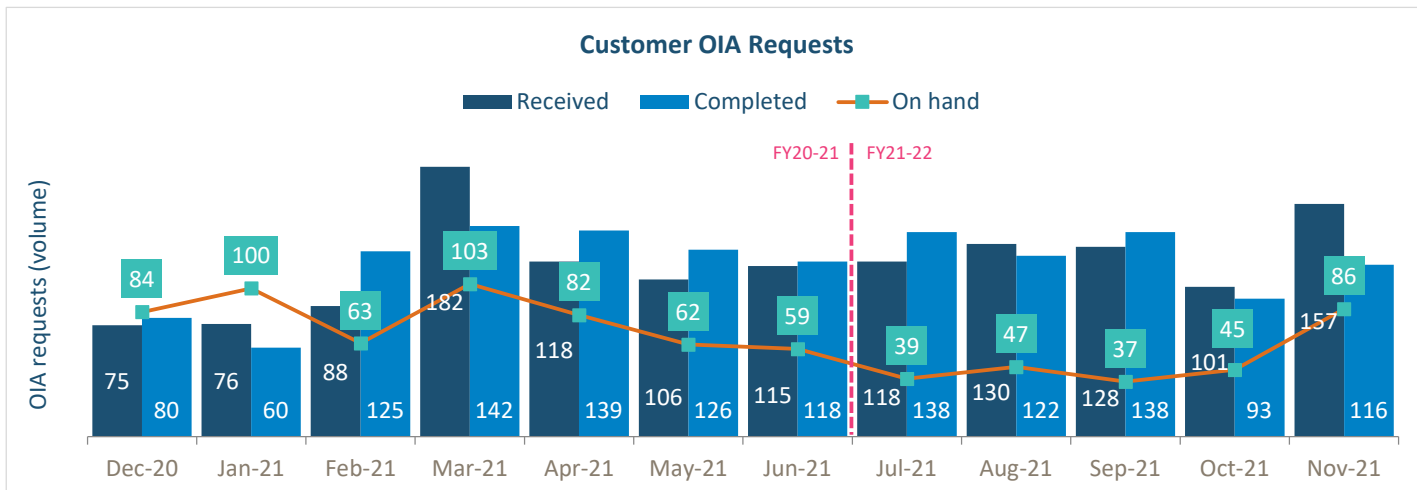
### Understanding the Media Impact Score

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.

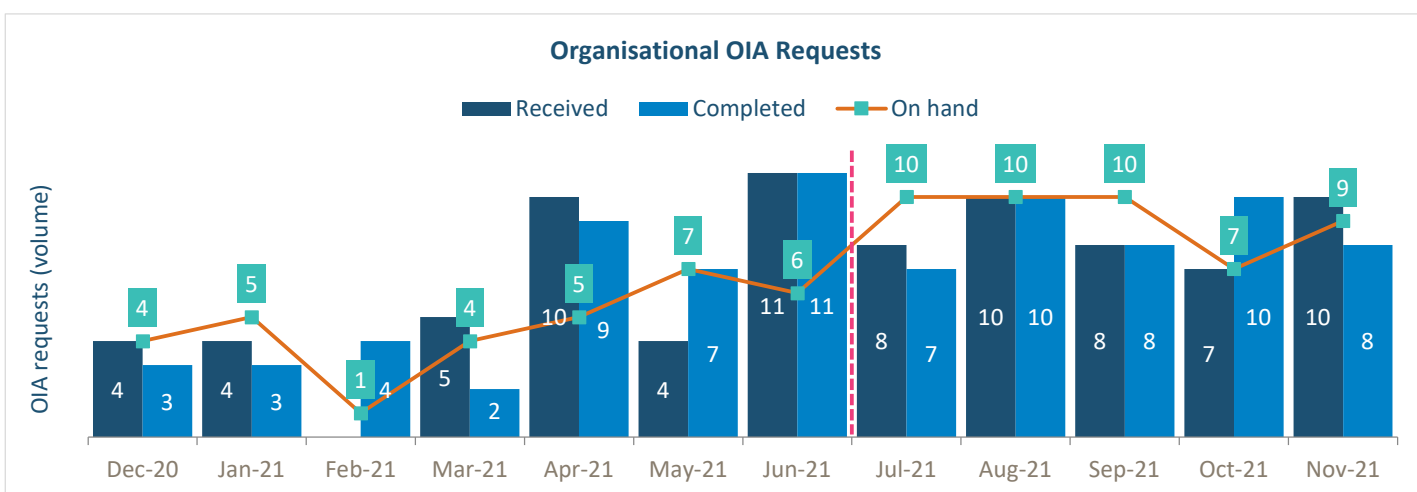
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the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

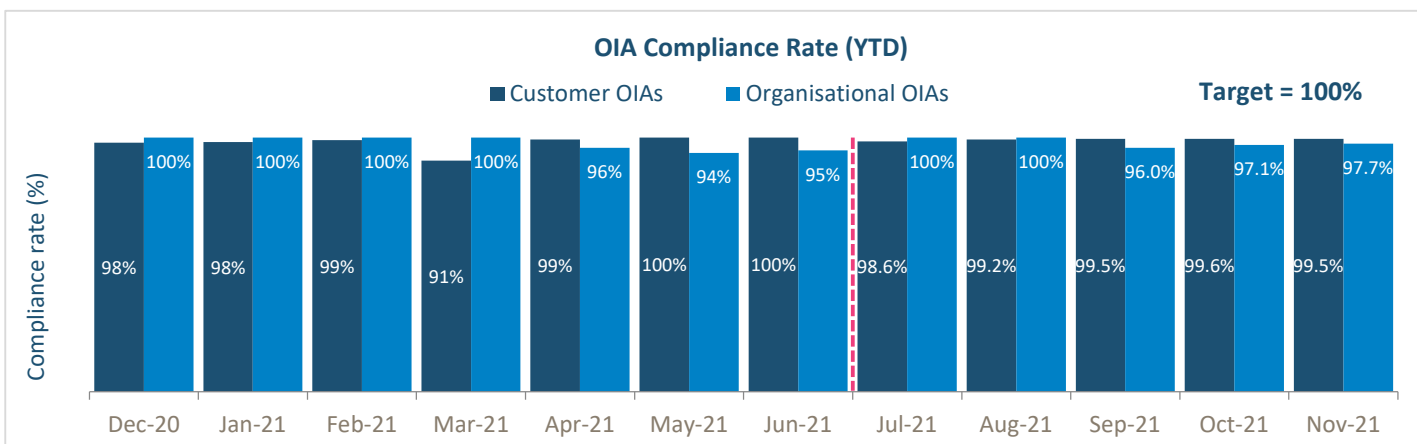


This month, our Customer OIA Team received 157 new OIA requests (vs. 101 in Oct-21). Coupled with the 45 requests on hand from last month and resolution of 116 requests this month, the team have 86 requests on hand at month's end.



This month, our Government Relations Team received 10 new high level OIA requests (vs. 7 in Oct-21). Coupled with the 7 requests on hand from last month and completion of 8 requests this month, the team have 9 requests on hand at month's end.

**Note:** One OIA received at the end of October was clarified by the requester in the beginning of November. As a result, the OIA is counted as received in November and replaces the OIA received in October. This changes the number of OIAs received in October from 8 to 7 and the number of OIAs on hand at October month-end from 8 to 7.

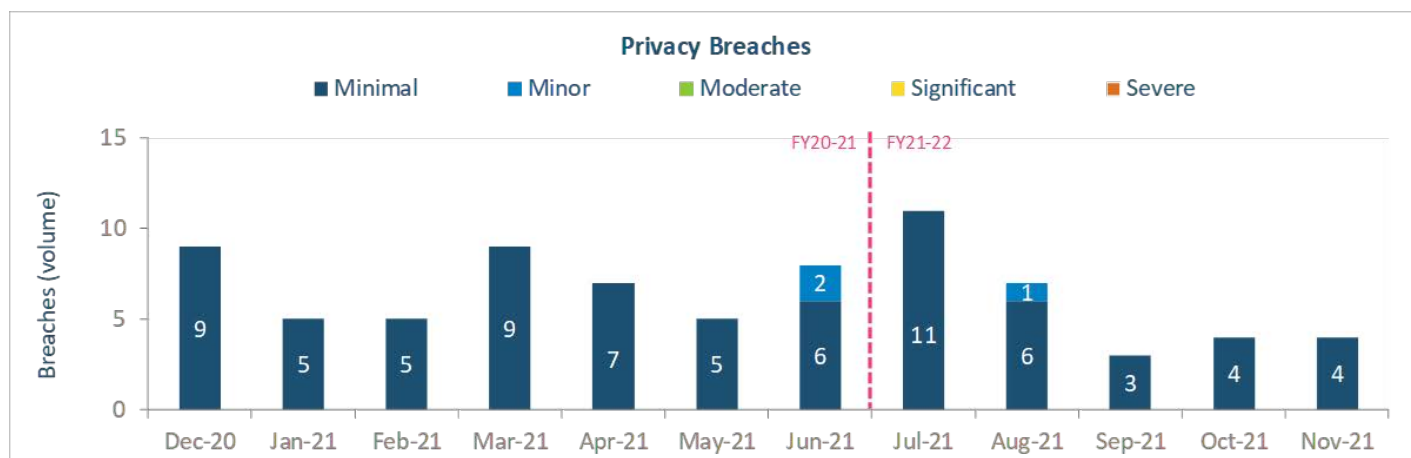


This month our Customer OIA Team achieved a 99% compliance rate with one non-compliant OIA response reported during the period. This has resulted in a slight decrease in the YTD compliance rate to 99.5%.

During the same period, the YTD compliance rate of our Government Relations Team rose to 97.7% for organisational/ high level OIA requests following a month of 100% compliance.

## Section 8 - Privacy Breaches

Four privacy breaches (vs. 4 in Oct-21), all rated as being of minimal severity, were recorded by the Risk and Compliance Team this month. All reported breaches were assessed against the Government Chief Privacy Officer (GCPO) categorisation system and no serious harm appears to have arisen.



### Privacy breaches

The composition of the four reported breaches this month includes: 'Wrong document sent' (2); and 'Other' (2). The 'Other' breach relates to unredacted name and contact details. As reported above, all breaches have been contained and no harm appears to have arisen. The 'other' breach types refer to where 30 staff certificates, for completion of in-house training, were lost in the mail and a notebook containing a 'to do' list was left at a property.

### Breach severity categories

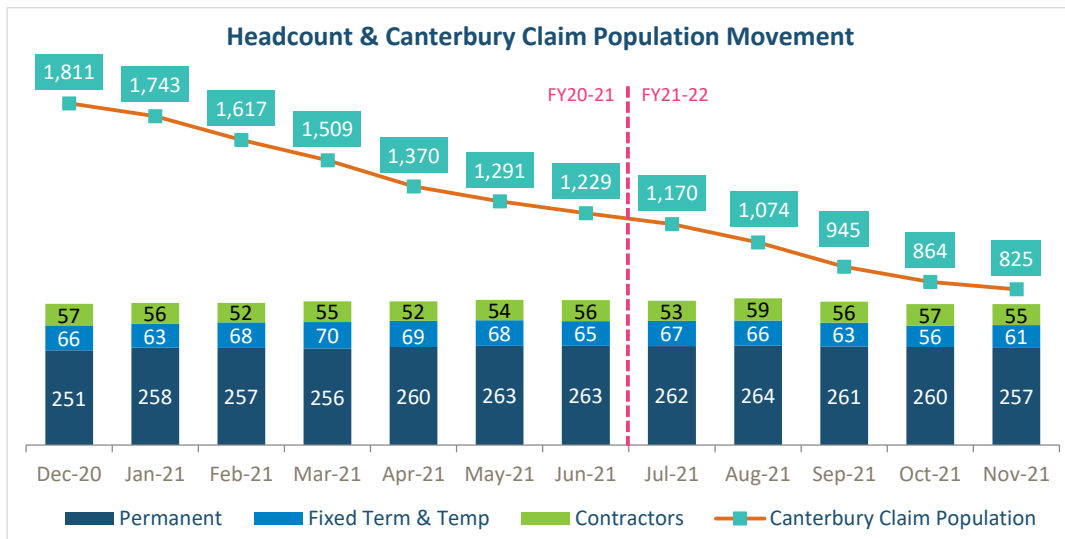
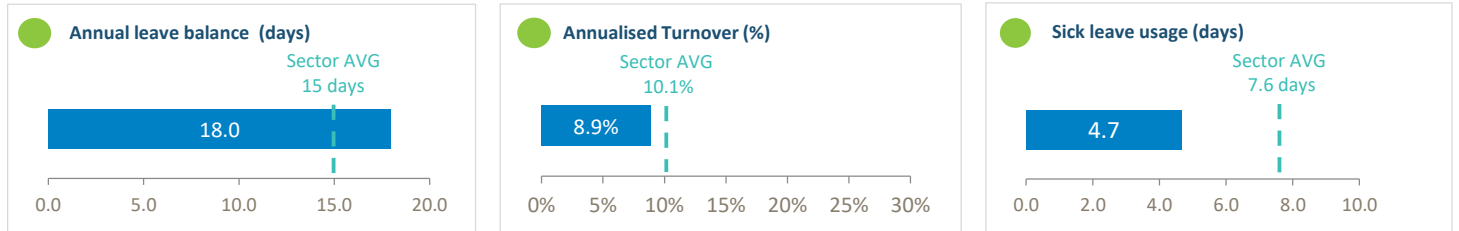
Following the new Privacy Act 2020, which came in to effect on 1 December 2020, all breaches are now assessed against the Government Chief Privacy Officer Tool (GCPO). The GCPO categorisation system allows for transparent internal and external reporting on privacy incidents, and allows for benchmarking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

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.

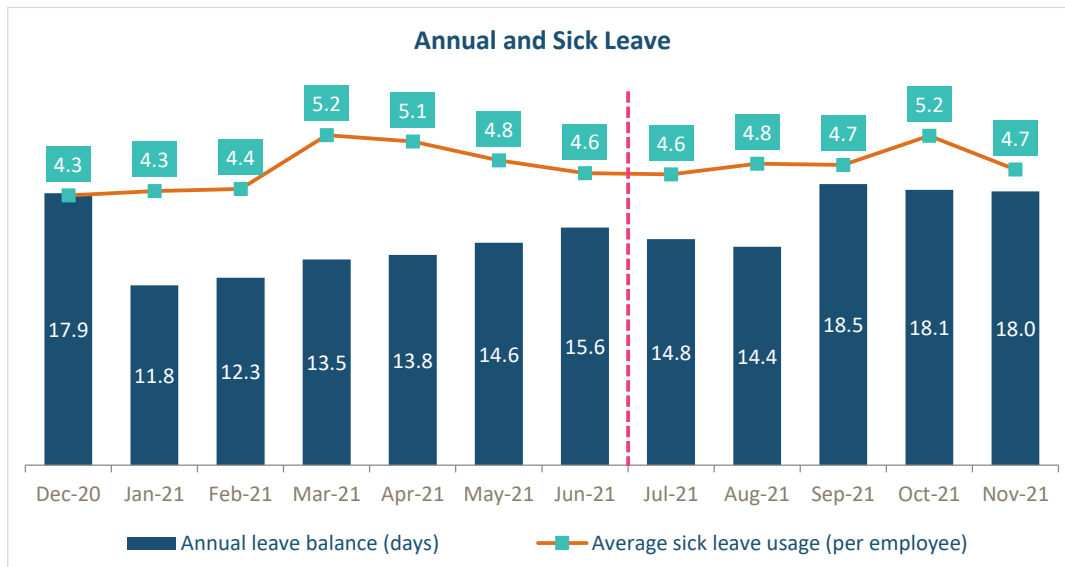
## Section 9 - HR Operations

This month our permanent workforce headcount decreased by 3. During the period, our average annual leave remained relatively static at 18 days (vs. 18.1 in Oct-21) vs. the Public Sector ('sector') average of 15 days. In terms of average sick leave usage, usage decreased to 4.7 days (vs. 5.2 last month) remaining below the sector average of 7.6 days. Meanwhile, annualised turnover ('voluntary turnover') rose again to 8.9% (vs. 8.1% in Oct-21) compared to the sector average of 10.1%.

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



Over the month, permanent employee population has decreased by 3 while our temporary employee population increased by 5.



As reported above, our average annual leave balance remained relatively static this month at 18 days (vs. 18.1 last month), remaining above the public sector average of 15 days. It is expected that the average balance will decrease over the upcoming holiday period.

In the same period, average sick leave dropped to 4.7 days (vs. 5.2 last month) against a public sector average of 7.6 days.

