

# Monthly Performance Dashboard October 2022

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**Toka Tū Ake EQC has adopted a new name to better represent the role our scheme plays in supporting New Zealanders.**

Our new name reflects the whakapapa of our nation.

Our land is constantly changing from earthquakes, volcanic eruptions, landslips and floods. Communities have lived alongside those perils for hundreds of years, and Māori have always believed the relationship and connection of people to land and nature is inseparable.

## How to use this dashboard

This dashboard shows a monthly snapshot of Toka Tū Ake | EQC progress across its operational spectrum as well as how we track in relation to the performance measures in our *Statement of Performance Expectations 2022-23*. 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 with a traffic light system used to indicate proximity of actual performance to expected performance. The *Statement of Performance Expectations 2022-2023* is one of our public accountability documents which can be found on our website:

<https://www.eqc.govt.nz/our-publications/statement-of-performance-expectations-2022-2023/>

### 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 remain open (on hand). We also profile our remaining on hand claims by age, by complexity, and by reopen reason. 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 remain open (on hand). 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.

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

This section provides a summary view, at an aggregate level, of claims managed under the Natural Disaster Response Model (NDRM), which came into effect on 30 June 2021. Under the NDRM, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed').

**Note:** Toka Tū Ake EQC continues to directly manage a small number of historical claims ('Toka Tū Ake EQC Managed') that pre-date the NDRM.

### Section 4 - Resilience

This section monitors the progression of Toka Tū Ake 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 our investment in research (usefulness, useability 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 Toka Tū Ake EQC. There are three key strands to our customer focus metrics:

- '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'.

Customer satisfaction surveys are conducted on our behalf by Kantar Public, who survey on our behalf every month. This section also summarises the volume of customer contacts through our primary channels of phone, email or post.

**Note:** Given the time required to complete our surveys, we report our customer satisfaction results one month in arrears.

### Section 6 - Media (Traditional and Social)

This section monitors the tone and impact of Toka Tū Ake EQC's coverage in both traditional and social media. It keeps a year-to-date count of the number of media statements released by us, and also how frequently we appear in media coverage across the month (media articles). This section also provides a view on what's driving our coverage, the tone of the coverage, leading messages, and themes shaped by what's driving coverage across both 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 Toka Tū Ake EQC and/or operational activities (Organisational OIAs). Our compliance rate for both request types is monitored and reported here.

### Section 8 - Data Protection

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

### Section 9 - Our People

This section tracks Toka Tū Ake 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

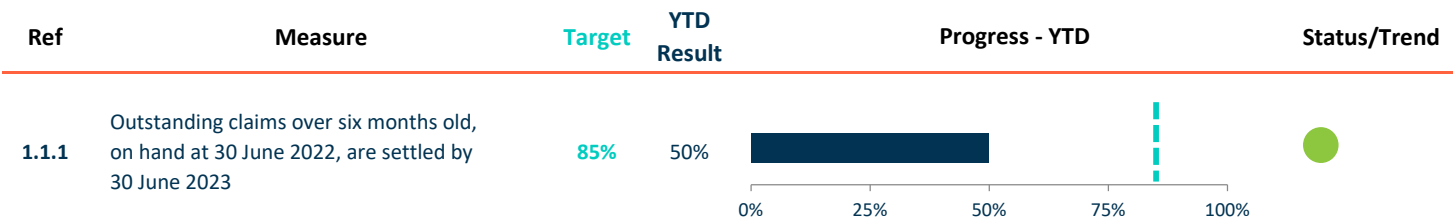
#### Output 1.1: Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

**Output 1.1** is specifically focussed on serving customers with claims from the **2010-2011 Canterbury earthquake sequence**, including claims Toka Tū Ake EQC is managing on behalf of Southern Response Earthquake Services Limited (Southern Response). The measures address both the timeliness and the customer focus of the claims management services.

The measures in this output class are a continuation from the 2021-2022 financial year. The number of claims from the Canterbury events is gradually reducing as less new damage is discovered. From 2023-2024, measures are likely to be re-evaluated to reflect the fewer claim numbers and the different treatments required for them.

The threshold for customer satisfaction is different for Canterbury claims than it is for other claims. This is because damaged homes in Canterbury 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

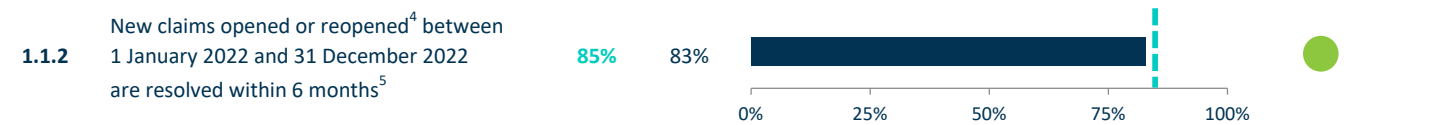
#### Performance measures | Timeliness



#### Commentary

In the FYTD, performance against SOPE measure 1.1.1 is tracking in line with expected performance to meet target.

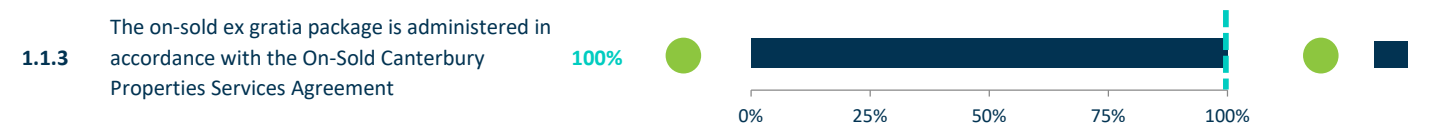
To date, we have closed 140 (50%) of the 279 claims that were outstanding (over 6 months old) as at 31 October 2022, lodged during the period January-April 2022.



#### Commentary

In the FYTD, performance against SOPE measure 1.1.2 is tracking in line with expected performance to meet target.

To date, 601 (83%) of the 725 in-scope claims that were reopened in January-April 2022 have been settled within 6 months of their reopened date.



Performance measure	Standard	Result
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>4</sup>The open claim has been resolved (closed) from the perspective of the business (Toka Tū Ake 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, Toka Tū Ake EQC needs to have triaged the request and accepted the possibility of further activity being required.

<sup>5</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 | Timeliness

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 Toka Tū Ake and Southern Response	100%	100%		<span style="color: green;">●</span> <span style="color: darkblue;">■</span>

#### 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	Achieve claims settlement targets, based on Southern Response settlement projections from March 2022 valuations	95%	62		<span style="color: red;">●</span> <span style="color: darkblue;">▼</span>
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#### Commentary

In the FYTD, performance against SOPE measure 1.1.5 is tracking behind expected performance to meet target. To date, 62 (28.2%) of the FY22-23 claims settlement target of 220 covered claims, based on the Southern Response settlement projections from March 2022 valuations, has been achieved.

1.1.6	More than 50% of surveyed customers are satisfied with their overall claims experience	>50%	82%		<span style="color: green;">●</span> <span style="color: darkblue;">▲</span>
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#### Commentary

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

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

### Reflecting on their most recent experience:

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.1.7	More than 70% of surveyed customers agree or agree strongly that Toka Tū Ake:	>70%			
	• was transparent and fair in all interactions	>70%	84%		<span style="color: green;">●</span> <span style="color: darkblue;">▲</span>
	• was responsive to their individual needs and situation during their recent claim experience	>70%	83%		<span style="color: green;">●</span> <span style="color: darkblue;">▲</span>
	• provided clear and concise communication, and customers were clear on next steps for their claim	>70%	78%		<span style="color: green;">●</span> <span style="color: darkblue;">▼</span>
	• acted as experts with the skills, knowledge and desire to help them	>70%	83%		<span style="color: green;">●</span> <span style="color: darkblue;">▲</span>

#### Commentary

In the FYTD, performance against SOPE measure 1.1.7 is tracking ahead of expected performance to meet target, with all four dimensions of the measure tracking ahead of expected performance.

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

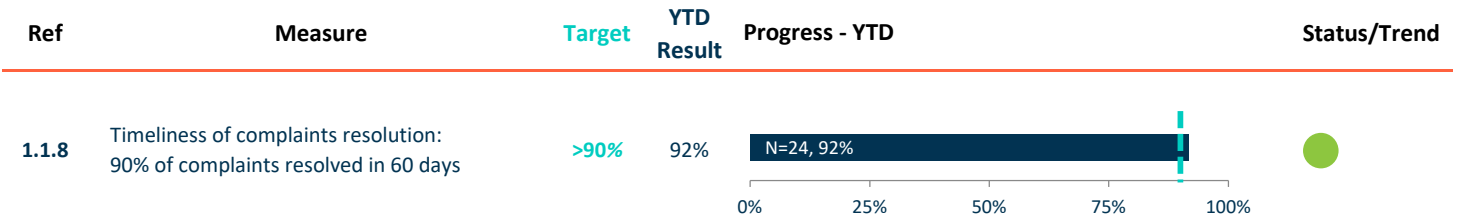
#### Key:

- 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 | Timeliness (cont.)



#### Commentary

In the FYTD, performance against SOPE measure 1.1.8 is tracking ahead of expected performance to meet target. Of 24 complaints relating to Canterbury claims received to date, 22 (92%) have been resolved within the target timeframe. One complaint with a target closure date within the month of October 2022 was resolved and met the target timeframe.



#### Commentary

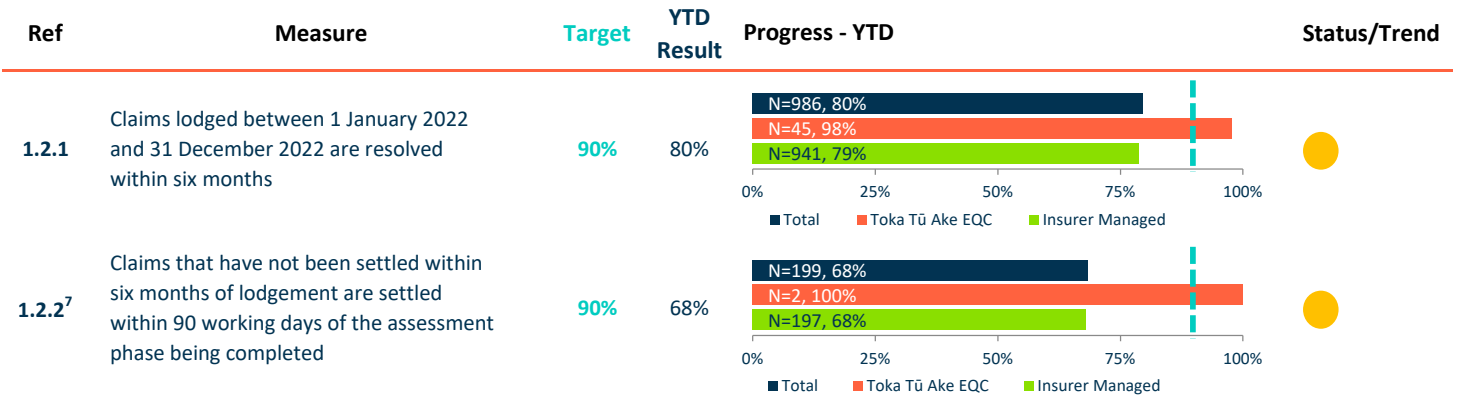
In the FYTD, performance against SOPE measure 1.1.9 is tracking ahead of expected performance to meet target. Of the 619 in-scope claim closures during January-April 2022, 7 claims (1%) have since been reopened.

### Output One - Recovery after an event

#### Output 1.2: Claims relating to natural disaster events (excluding Canterbury)

**Output 1.2** is focussed on other claims to the scheme that occurred after the 2010-2011 Canterbury earthquake sequence. These measures address the speed, quality and cost of claims resolution. For claims submitted after 30 June 2021, these measures apply to claims management services provided by private insurers under the NDRM.

#### Performance measures | Timeliness



#### Commentary

In the FYTD, performance against SM 1.2.1 is tracking behind expected performance to meet target. To date, 785 (80%) claims of the 986 in-scope claims lodged during January-April 2022 were resolved within 6 months.

**Explanatory note:** Performance for this measure is based on the final result as at 30 June 2023. Monthly results provide an indication of whether or not Toka Tū Ake EQC and our insurer partners are tracking in line with the expected trajectory to achieve the target for this measure by 30 June 2023.

In the FYTD, performance against SM 1.2.2 is tracking behind expected performance to meet target. For Toka Tū Ake EQC managed claims, the 2 (100%) in-scope claims not settled within six months of lodgement were settled within 90 working days of the assessment phase completion. For Insurer managed claims, there are 197 claims within scope this month. Of these, 134 (68%) have met the measure with 63 not passing, as the claim remained open or closed more than 90 days after the assessment phase. This month's result is a decrease on the 73% reported last month.

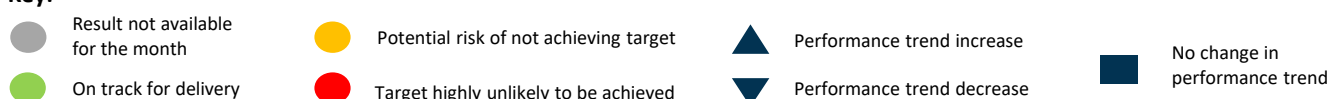
#### Explained: 'Insurer Managed' and 'Toka Tū Ake EQC Managed' claims

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

<sup>6</sup>This will not include claims re-opened for administrative purposes (such as for making a payment or insurer facilitation).

<sup>7</sup>The measure has been adjusted to reflect the small number of claims that now fall within this category.

#### Key:



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

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

### Output 1.2 | Performance measures | Timeliness (cont.)

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.2.3	More than 70% of surveyed customers are satisfied with their overall claims experience	>70%	59%		● ▼
1.2.4	More than 70% of surveyed customers agree or agree strongly that Toka Tū Ake EQC (or its partner):				
	• was transparent and fair in interactions	>70%	63%		● ▼
	• was responsive to their individual needs and situation during their recent claim experience	>70%	59%		● ▼
	• provided clear and concise communication, and customers were clear on next steps for their claim	>70%	65%		● ▼
	• acted as experts with the skills, knowledge and desire to help them	>70%	69%		● ▼

**Commentary**

In the FYTD, performance against SM 1.2.3 is tracking behind expected performance required to meet target with a YTD result of 59%. (cf. 68% Aug-22)  
 SM 1.2.4a - *transparent and fair interactions* is tracking behind expected performance required to meet target with a YTD result of 63%. (cf. 72% Aug-22)  
 SM 1.2.4b - *responsiveness* is tracking behind expected performance required to meet target with a YTD result of 59%. (cf. 72% Aug-22)  
 SM 1.2.4c - *clear and concise communications* is tracking behind expected performance required to meet target with a YTD result of 65%. (cf. 70% for Aug-22)  
 SM 1.2.4d - *acted as experts with knowledge* is tracking behind expected performance required to meet target with a YTD result of 69%. (cf. 71% for Aug-22)

1.2.5 <sup>8</sup>	Timeliness of complaints resolution: 90% of disputes resolved in 60 days or within such longer period as the complainant and private insurer agree	>90%	93%		● ▲
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**Commentary**

In the FYTD, performance against SM 1.2.5 is ahead of expected performance to meet target, with an overall YTD result of 93%.  
 Of all in-scope claims for this measure:

- 83% of Toka Tū Ake EQC-managed claims have been resolved within 60 days (N=6); and
- 96% of Insurer managed claims have been resolved within 60 days (N=23).

**Note:** There is a degree of volatility in the results for this measure due to low volumes of complaints.

<sup>8</sup>Excludes complaints that fall into the external dispute resolution process to align with Fair Insurance Code terminology.

**Key:**

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

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

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

#### Output 1.2 | Performance measures | Customer focus (cont.)

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend												
1.2.6 <sup>9</sup>	Toka Tū Ake EQC settlements should be enduring. Fewer than 7.5% of claims resolved are reopened within six months	<7.5%	2.0%	<table border="1"> <tr><th>Category</th><th>Count (N)</th><th>Percentage</th></tr> <tr><td>Total</td><td>735</td><td>2%</td></tr> <tr><td>Toka Tū Ake EQC</td><td>126</td><td>10%</td></tr> <tr><td>Insurer Managed</td><td>609</td><td>0%</td></tr> </table>	Category	Count (N)	Percentage	Total	735	2%	Toka Tū Ake EQC	126	10%	Insurer Managed	609	0%	
Category	Count (N)	Percentage															
Total	735	2%															
Toka Tū Ake EQC	126	10%															
Insurer Managed	609	0%															

**Commentary**

In the FYTD, performance against SM 1.2.6 is in line with expected performance to meet target, with a YTD result of 2%. Of all claim closures during January-April 2022: 10% of Toka Tū Ake EQC-managed claims were reopened within 6 months of closure (N=126); and 0% of Insurer managed claims were reopened within 6 months of closure (N=609).

**Note:** This result is adjusted to remove the claims reopened for administrative purposes as advised by our insurer partners.

#### Output 1.2 | Performance measures | Quantity

1.2.7	The ratio of claims handling expense to settlement cost for the period is less than the ratio set by the Board	Less than threshold ratio		<table border="1"> <tr><th>Month</th><th>Actual</th><th>Threshold</th></tr> <tr><td>May-22</td><td>49%</td><td>53%</td></tr> <tr><td>Jun-22</td><td>43%</td><td>50%</td></tr> <tr><td>Jul-22</td><td>41%</td><td>49%</td></tr> <tr><td>Aug-22</td><td>54%</td><td>60%</td></tr> <tr><td>Sep-22</td><td>42%</td><td>37%</td></tr> <tr><td>Oct-22</td><td>41%</td><td>36%</td></tr> <tr><td>Nov-22</td><td></td><td></td></tr> <tr><td>Dec-22</td><td></td><td></td></tr> <tr><td>Jan-23</td><td></td><td></td></tr> <tr><td>Feb-23</td><td></td><td></td></tr> <tr><td>Mar-23</td><td></td><td></td></tr> <tr><td>Apr-23</td><td></td><td></td></tr> </table>	Month	Actual	Threshold	May-22	49%	53%	Jun-22	43%	50%	Jul-22	41%	49%	Aug-22	54%	60%	Sep-22	42%	37%	Oct-22	41%	36%	Nov-22			Dec-22			Jan-23			Feb-23			Mar-23			Apr-23			
Month	Actual	Threshold																																										
May-22	49%	53%																																										
Jun-22	43%	50%																																										
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<b>Commentary</b>																																												
As at 31 October 2022, YTD performance against SM 1.2.7 is tracking behind expected performance, with a YTD claims expense ratio of 41% observed vs. the YTD target threshold ratio of 36%.																																												
<b>Notes</b>																																												
<ul style="list-style-type: none"> <li>This measure is specific to claims managed by our insurer partners under the Natural Disaster Response Model (NDRM), which commenced on 01 July 2021.</li> <li>The threshold is recalibrated each month.</li> <li>This methodology to calculate this measure was approved by the Board on 12 May 2021.</li> </ul>																																												

<sup>9</sup>Measure excludes administrative reopens.

<sup>10</sup>[https://www.eqc.govt.nz/sites/public\\_files/documents/grants/EQC%20Resilience%20Strategy%202019.pdf](https://www.eqc.govt.nz/sites/public_files/documents/grants/EQC%20Resilience%20Strategy%202019.pdf)

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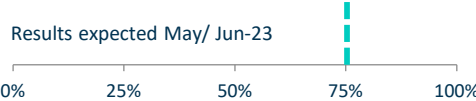



## Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

### Output Two - Resilience

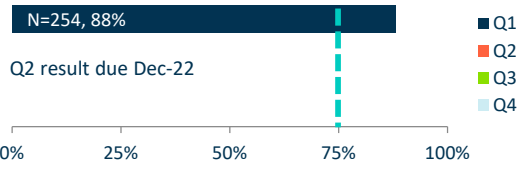

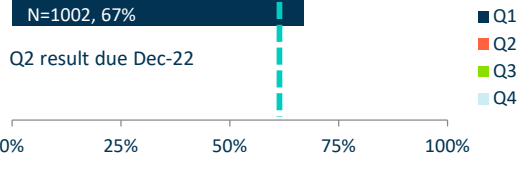

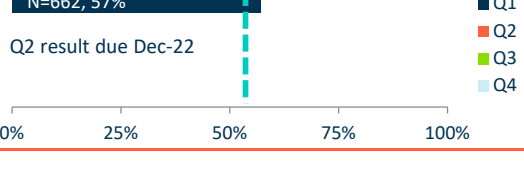



#### Output 2.1 - A resilience programme that facilitates improved analysis and public understanding of natural hazard risk

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>11</sup> surveyed <sup>12</sup> agree or strongly agree that the outputs of the investment by Toka Tū Ake EQC in research are: <ul style="list-style-type: none"> <li>of good or excellent quality</li> <li>relevant and focussed on the outcomes of the Resilience Strategy</li> </ul>	>75%		Results expected May/ Jun-23 	
2.1.2	Percentage of stakeholders surveyed agree or strongly agree that Toka Tū Ake 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%		Results expected May/ Jun-23 	

#### Output 2.1 | Performance measures | Quantity

Percentage of the public surveyed <sup>13</sup> who say:					
2.1.3	<ul style="list-style-type: none"> <li>they thought about potential risks of natural hazards when buying or looking to buy a property</li> </ul>	>75%	88%	N=254, 88% Q2 result due Dec-22 	
2.1.3	<ul style="list-style-type: none"> <li>they are aware they can take action to make their homes safer and stronger for disaster events</li> </ul>	>60%	67%	N=1002, 67% Q2 result due Dec-22 	
2.1.3	<ul style="list-style-type: none"> <li>where possible, they have taken action as home owners on any of the six key preparedness actions<sup>14</sup> promoted by Toka Tū Ake EQC<sup>15</sup></li> </ul>	>55%	57%	N=662, 57% Q2 result due Dec-22 	
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	0	Results expected May/ Jun-23 	

<sup>11</sup>Stakeholders include central government, local government, science and research, insurance industry, and design, planning, and construction professionals.








<sup>12</sup>Quantitative surveys are undertaken by Research First Ltd, an independent organisation.

<sup>13</sup>Quantitative surveys are undertaken by A C Neilsen, an independent organisation.

<sup>14</sup>The key 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.

<sup>15</sup>This action measure is calculated by summing the count of people who said 'yes' to each of the six actions, divided by the sum of the count of eligible people who answered for each

#### Key:

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-  Potential risk of not achieving target
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-  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
	Deliver the following milestones for loss modelling:				
2.2.1	• Implement the new National Seismic Hazard Model in PRUE <sup>16</sup>	as per milestones		On track	
	• Implement new earthquake fragility models in PRUE			On track	
	• Agree a forward loss modelling strategy with GNS and NIWA			On track	
	Deliver the following milestones for the Risk and Resilience Portal:				
2.2.2	• Establish an online register that provides the public with information on Toka Tū Ake EQC claims for individual residential properties	as per milestones		s9(2)(b)(ii)	
	• Stage two of the Portal is costed and signed off by the Toka Tū Ake EQC Board			On track for submission of a Business Case for subsequent phases to the Toka Tū Ake EQC Board.	

<sup>16</sup>PRUE is based on the RiskScape® risk modelling software developed by GNS and NIWA.

**Key:**

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- Potential risk of not achieving target
- Performance trend increase
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- 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 Toka Tū Ake EQC's delivery of affordable residential natural disaster insurance protection

Our **Risk financing** output activities are guided by our understanding of the Crown’s balance sheet risk appetite and rebuilding the NDF. Purchasing reinsurance transfers an agreed amount of natural disaster risk to offshore capital providers, thereby reducing the concentration of New Zealand’s financial exposure to future natural disaster events.

#### Performance measures

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
3.1.1	Reinsurance protection for 2023-2024 is obtained on terms that assure continuity of coverage for all perils, at rates that are lower than the Crown’s cost of capital	01 June 2023	●	Not yet reportable - annual measure	●
3.1.2	Annual consultation with the Crown on risk appetite occurs prior to purchasing reinsurance for 2023-2024	as per measure	●	Not yet reportable - annual measure	●
3.1.3	An annual review of the risk financing strategy is conducted	30 June 2023	●	Not yet reportable - annual measure	●

#### Output 3.2 - Managing the NDF

3.2.1	The level of levies collected compared to annual financial budget	100%	●		●
3.2.2	The NDF is managed in accordance with directions from the Minister	100%	●	The management of the NDF remains compliant with Ministerial Direction as at the end of Q1 FY22-23.	●
3.2.3	The value of the NDF is rebuilt (assumes fewer than 4,500 new claims in addition to Canterbury reopens)	>\$185m	●		●

#### 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

**Readiness** is about ensuring Toka Tū Ake EQC and its partners have the right capability and capacity in place to support New Zealanders, should we be required to respond to an event today. We do this by ensuring we have the right model in place to respond to a wide range of events, running scenario exercises, planning for business continuity and identifying areas for improvement.



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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
4.1	Toka Tū Ake EQC will continue to conduct scenario exercises that will demonstrate that Toka Tū Ake, with insurers and other key recovery agencies, can respond to a significant natural disaster up to 100,000 claims			Refer to commentary	

**Target:** Independent evaluation reviewing our exercises to ensure they are fit for purpose by 30 June 2023.

**Comment**



To validate scalability, Toka Tū Ake EQC has reviewed insurer event response and surge plans. These plans outline how individual Insurers will scale to achieve their expected share of up to 100,000 customer claims. Toka Tū Ake EQC has been advised that there is contingent capacity to scale to 100,000 claims per year based on Insurers' planned approach to surging resources. This is based primarily on Insurer's using Third Party Administrators (TPA's) for some claim management services. Both Insurers and TPAs can leverage significant national and global staff to meet surge demands before needing to recruit. Being able to surge staff to appropriate levels is the primary determinant to achieving this measure. s9(2)(b)(ii)

4.2	To support co-ordinated insurance response and recovery activities, by 30 June 2023 Toka Tū Ake EQC (with its partners) has developed two event response strategies that cater to a range of natural disaster perils that Toka Tū Ake EQC covers			Refer to commentary	
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**Target:** Two event response strategies developed by 30 June 2023.

**Comment**

A volcanic eruption working group, across Toka Tū Ake EQC and Insurers, has started to develop the required response for a volcanic eruption scenario. The working group commenced work activities mid-August and is about half-way through elements of an event response strategy for a Mt Taranaki volcanic eruption. Submission of the strategy to NDRM governance is expected in early 2023. Planning for the second strategy is due to commence in Dec 2022 with work expected to start in early 2023 – this is dependent on resource availability and any required additional work for the Mt Taranaki volcanic eruption response strategy.








4.3	NDRM systems are analysed and process and data exchange enhancements are agreed between Toka Tū Ake EQC and insurers to ensure scalability and robustness of the NDRM.			Refer to commentary	
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**Target:** Achievement of target by 30 December 2022.

**Comment**







Analysis has been completed. Achievement within the target timeframe is potentially at risk.

**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.)

### NDRM assurance quality

<p><b>4.4</b> 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</p>	<p>95%</p> 	<p>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). Remedial actions have been completed within the agreed timeframes.</p> 
<p><b>4.5</b> Toka Tū Ake EQC implements recommendations 5.1.3<sup>17</sup> and 6.1.3<sup>18</sup> from the 2020 Public Inquiry by 24 December 2022</p>	<p>100%</p>  	<p><b>Recommendation 5.1.3</b> ON TRACK for implementation by 24 December 2022</p> <p><b>Recommendation 6.1.3</b> Refer to commentary below</p>  

#### Comment

##### Recommendation 5.1.3

Completion of the Kaikōura/Hurunui claims settlement research remains on track with the second phase of the research involving interviews and further analysis to understand the rationale of claimants' decisions and the impacts of the cash settlement process. The final report is due in December 2022.

##### Recommendation 6.1.3








The Risk and Resilience Portal's overall intent is to provide homeowners with public education on natural hazards and natural hazard risk and phase one which will make Toka Tū Ake claims data available, is currently in development. Phase one will be delivered by June 2023 and the Board is aware this means we will miss the SoPE target delivery date for this measure.

<p><b>4.6</b> New Zealanders have increasing trust and confidence in Toka Tū Ake EQC</p>		<p>Not yet reportable - annual measure Result expected in May/ Jun-23</p> 
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<sup>17</sup>Public Inquiry recommendation to conduct a detailed assessment of the impacts of cash settlement of claims in the Kaikōura/Hurunui earthquake, including long-term housing stock quality impacts.

<sup>18</sup>Public Inquiry recommendation to establish an online register that provides EQC information on claims for individual residential properties that are free and simple to use for prospective home buyers. See also measure 2.2.2.

#### Key:

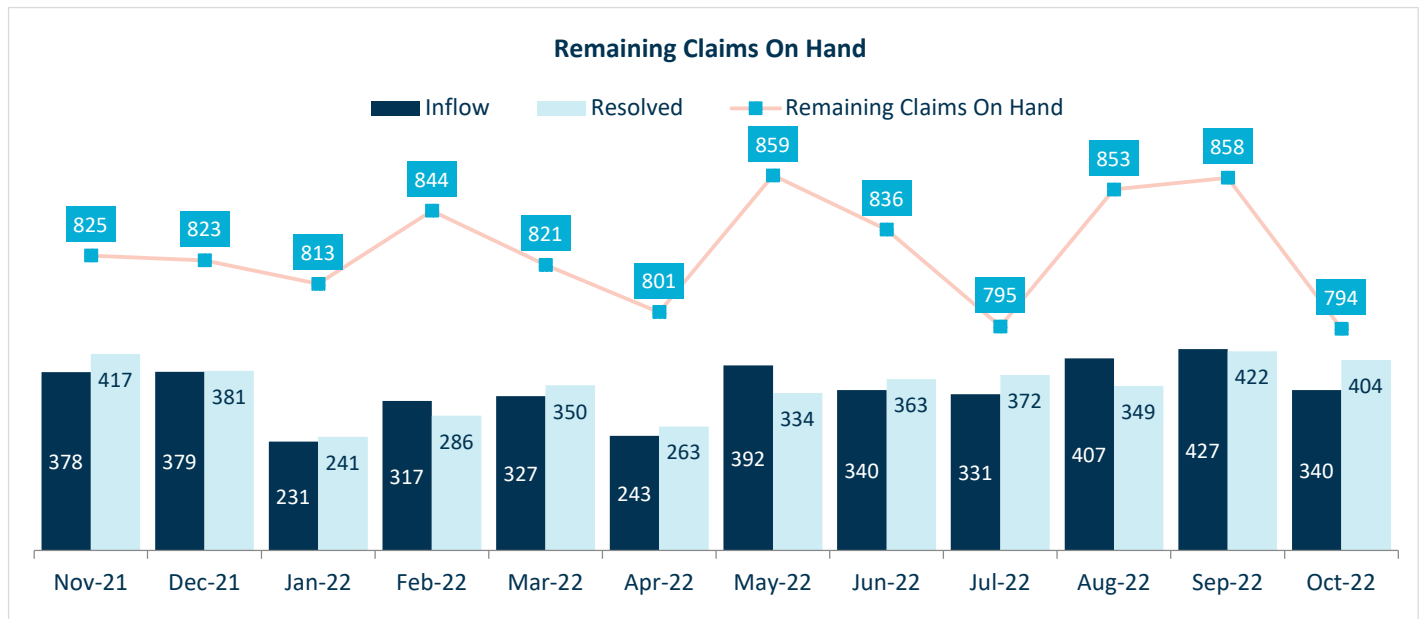
 Result not available for the month	 Potential risk of not achieving target	 Performance trend increase	 No change in performance trend
 On track for delivery	 Target highly unlikely to be achieved	 Performance trend decrease	

## Section 2 - Canterbury

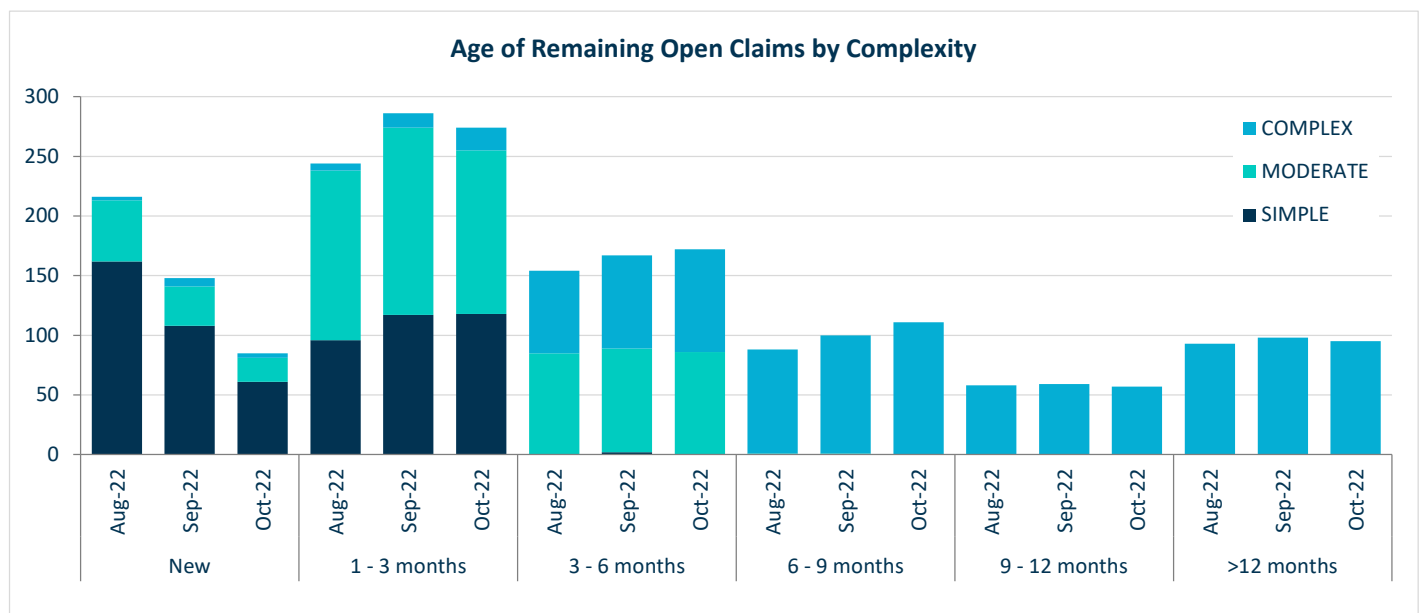
During October, 404 claims were resolved, offset by inflow of 340 claims. At month end we have 794 open Canterbury claims on hand, a reduction of 64 since the end of September.

Across October, our population of open Canterbury Event Sequence claims dropped to 794 (cf. 858 at EOM Sep-22). From a complexity viewpoint, the inflow profile remains unchanged, with 83% of this month's inflow categorised as 'simple' claims ie. all information is at hand to settle the claim. At month end, 86% of claims are closed within 3 months of reopening (cf. 88% as at EOM Sep-22). Of our remaining claims, just over 45% are <3 months old. Missed damage remains the top reopen category, accounting for half of this month's inflow, with drainage/ plumbing related reasons the top contributor to this category.

The focus of our **Aged Claims Strategy**, since July 2021, remains the continued reduction of both our 'aged claims' population (claims older than 12 months) and its proportional representation across all open Canterbury claims. At month end, our aged claims population remains under 100, dropping to 95 (cf. 98 at EOM Sep-22), representing just under 12% of all open Canterbury claims. While the challenge to keep this population under 100 continues to increase, all efforts continue to be made on those aged claims that we are able to directly progress. We also continue to focus on the settlement of aging claims in our preceding age bracket populations (6-9 and 9-12 months).



The 404 claims resolved this month includes 11 SRES MOU claims settled during the month, and 5 open claims reassigned to Claims Assurance.



Resolution of aged claims continues to be a key priority for our settlement teams. During October, claims aged > 12 months reduced by 3% (98 down to 95). While claims aged 3 - 12 months collectively increased by 4% (326 up to 340), claims aged < 3 months reduced by a healthy 17% (434 down to 359).

## Section 2 - Canterbury (cont.)

### Open Canterbury Claims by Reopen Reason

**Missed Damage, 74.7%**

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

**Customer Complaint, 1.5%**

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

**Additional Payment, 3.8%**

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

**Requested information received from customer, 0.5%**

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



**Repair Methodology, 6.0%**

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

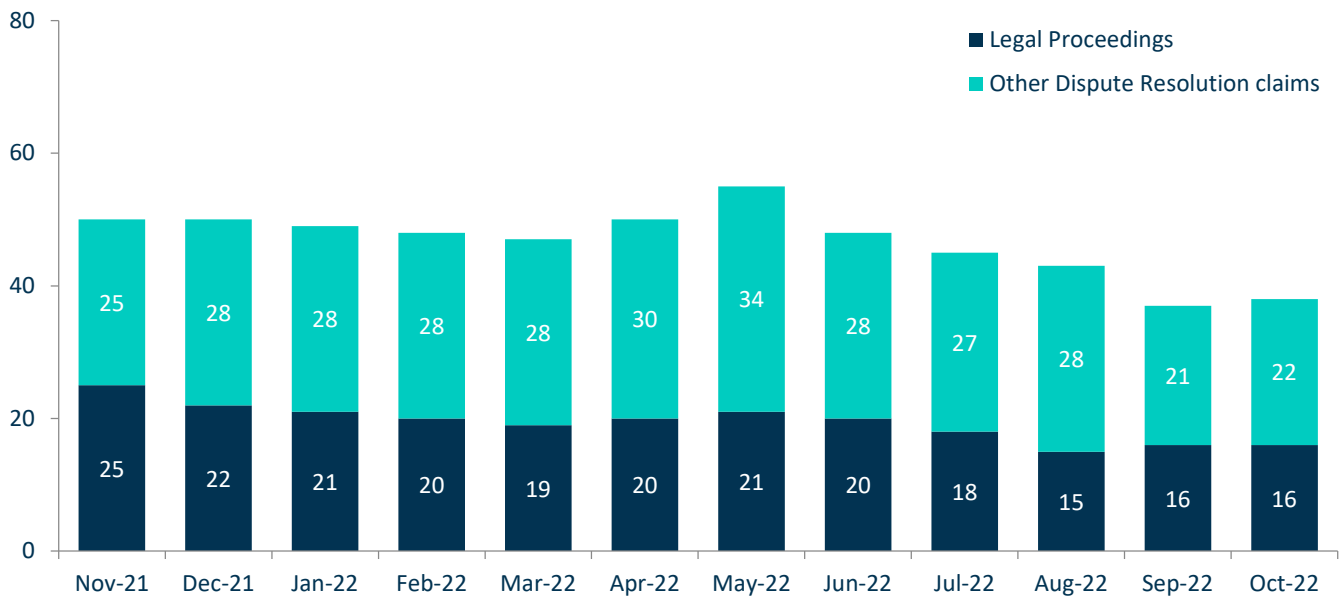
\* Methodology: determining a repair strategy for damage relating to Natural Disaster using appropriate qualified specialist assessments.

**Repair Quality, 13.5%**

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

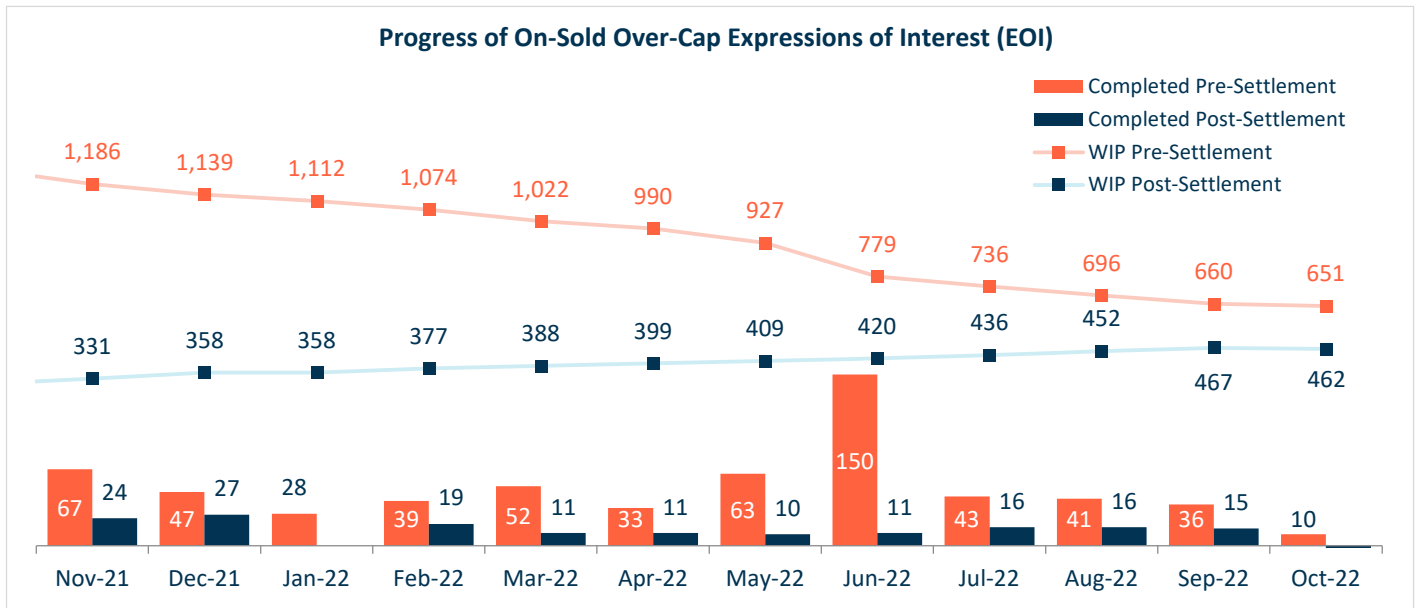
\*Note: Issues with repairs managed by the customer following cash settlement need to be resolved directly with the contractor by the

### Claims in Dispute



As at 31 October, 16 Canterbury claims remained subject to legal proceedings, unchanged since the end of September. Other claims with the Dispute Resolution team increased by 1, up from 21 last month.

## Section 2 - Canterbury (cont.)



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

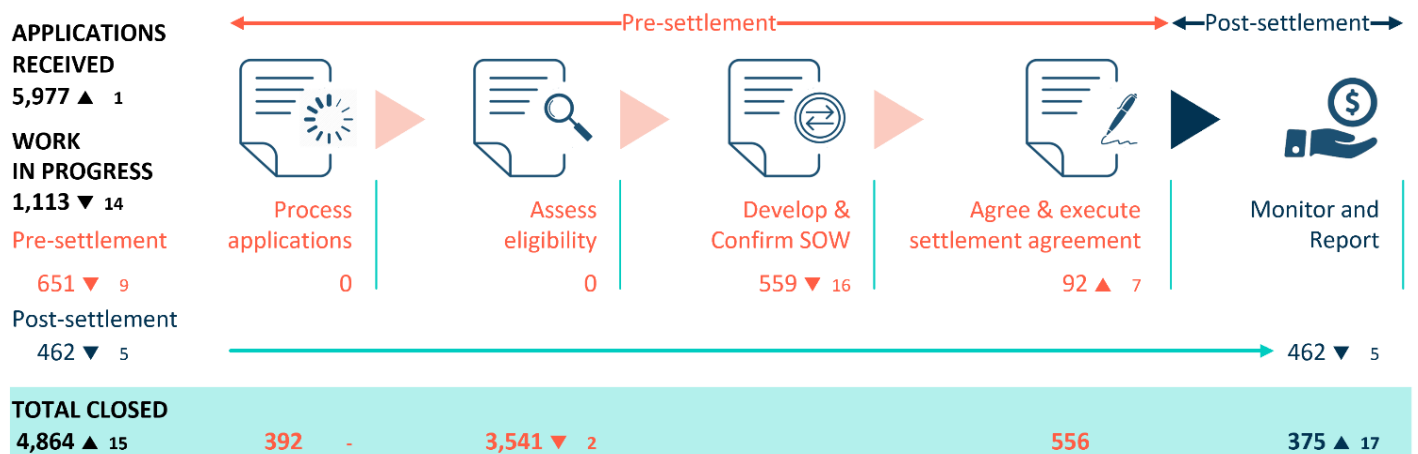
The chart above plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 5,326\* applications ('total closed' (4,864) + 'WIP post-settlement' (462)) of which:

- 1,393 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Completed – EQC Payment' (556) + 'Monitor and Report' (837));
- 773 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
- 1,040 have been closed due to insufficient information following a campaign to contact homeowners requesting additional information from customers to assess their eligibility and demonstrate they have additional damage.

At month end, and now including post-settlement, our WIP includes:

- **Pre-settlement** - 651 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Pre-settlement'), including 83 Awaiting Agreements with Customers.
- **Post-settlement** - 462 (refer to reporting change notation above for definition).

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

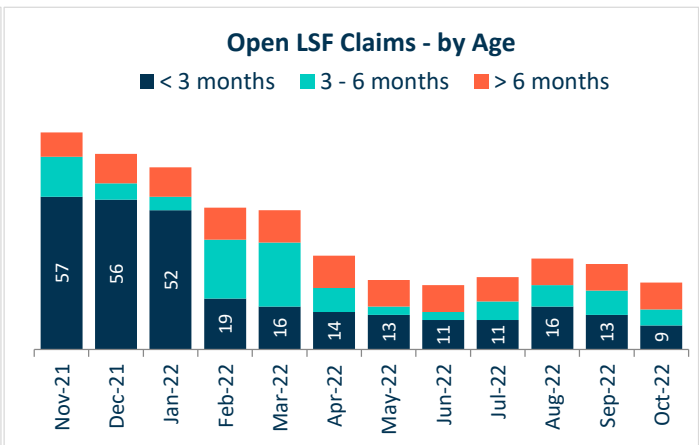
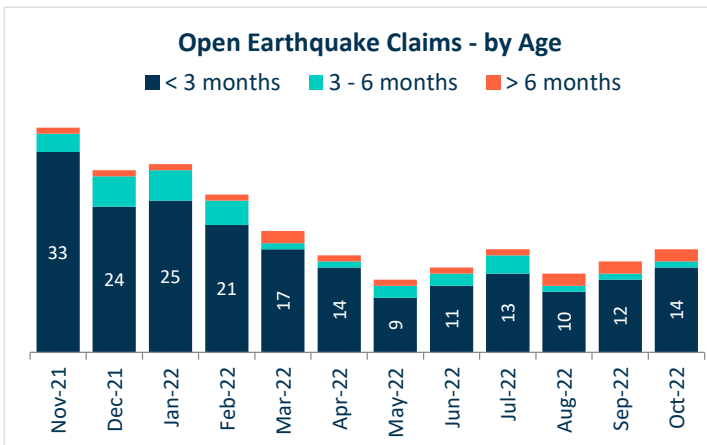
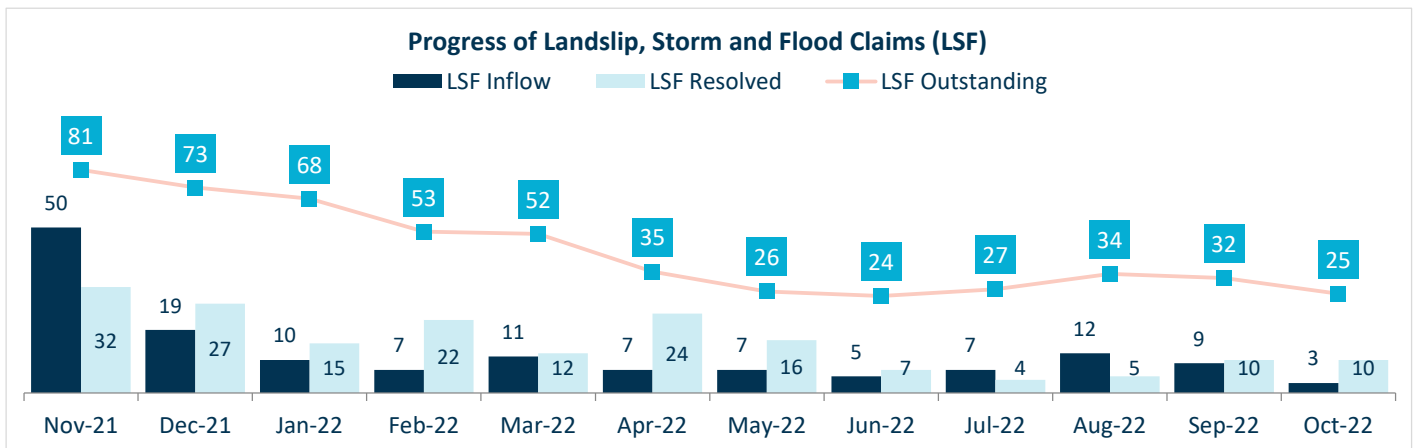
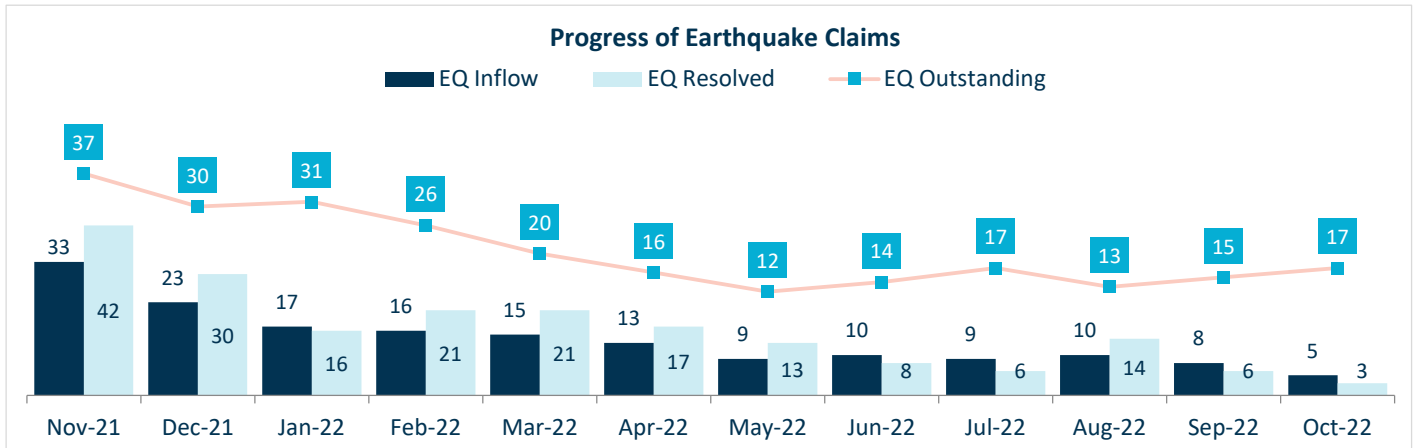


SOW - Scope of Works

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

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

We recorded inflow of 8 new and reopened claims in October (cf. 17 for Sep-22). Of this, 63% were Earthquake (EQ) related and 37% to Landslip, Storms and Flood (LSF) related claims.



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

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

As at 31 October 2022, we have received 4,774 Insurer managed claims (cf. 4,447 at EOM Sep-22) since NDRM commencement. Overall, 83% of these claims are Landslip, Storm and Flood damage claims (LSF). In the FYTD, 2,404 claims have been received, largely due to weather-related events (LSF claims). Of the claims received in the FYTD, 384 (9%) have been resolved leaving 2,020 open claims.

Across October, 247 claims were reported (cf. 434 reported in Sep-22), comprised of 86 EQ and 161 LSF related claims (cf. 66 EQ and 365 LSF for Sep-22). The large majority of claims received in the month are attributed to a m5.8 EQ on 22 September along with claims related to weather events that occurred during August.

Geonet reported that the m5.8 earthquake on 22 September, which resulted in strong shaking, was located in the Marlborough region - 30km north-east of French Pass, at a depth of 53km. NIWA reported that rainfall patterns across the country were mixed during the month of October.



## Section 4 - Resilience

### Progress summary

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

Reporting on the progression of our Resilience Three Year Priorities is provided on a quarterly basis

The quarterly frequency of our progress reporting takes into account that the nature of the work undertaken to progress our *Resilience Three Year Priorities* is more suited to quarterly progress reporting. Our next quarterly update will be provided in the Toka Tū Ake EQC Performance Dashboard - September 2022.

The following priorities are what we'll be reporting progress on each quarter.



**Coordinated & targeted**  
Research investment



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



**Public Education**  
measures to raise public awareness



**Accelerating the synthesis &**  
Translation of research outputs



**Developing reciprocal**  
Partnerships



**Perceptions of Toka Tū Ake EQC**

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## 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 Toka Tū Ake EQC ('Insurer Managed' claims). Toka Tū Ake EQC continues to directly manage historical claims ('Toka Tū Ake EQC Managed' claims) relating to damage prior to 30 June 2021.

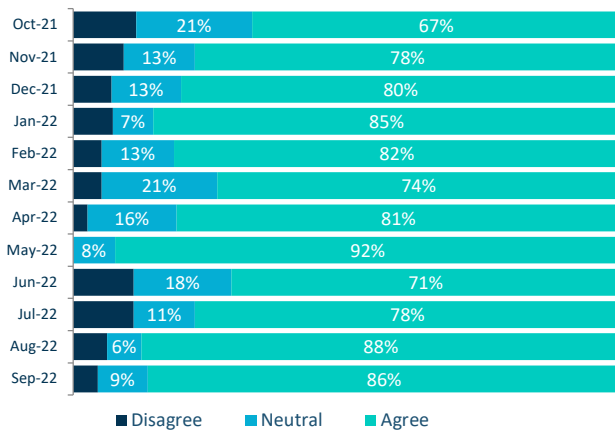
YTD results are as at 30 September 2022, as we report the YTD results one month in arrears due to the unavailability of results for the current month at the time of reporting.

### Are there any significant changes to our FY22-23 customer experience SOPE measures from the previous year?

There are no significant changes. All customer experience measures remain identical to the previous year. The only changes to note is that we've consolidated a number of measures from last year into a single measure and that we've changed our SOPE reference numbers to reflect this.

### Recent experiences: Transparent, fair and reasonable interactions

**Canterbury**  
**SoPE 1.1.7a**

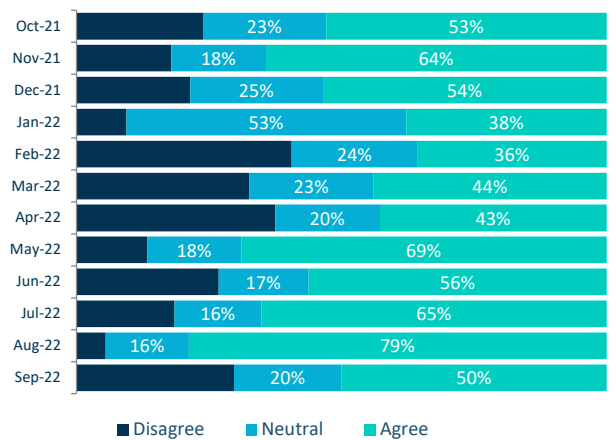


YTD result 84%

Target: > 70%

Trend

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



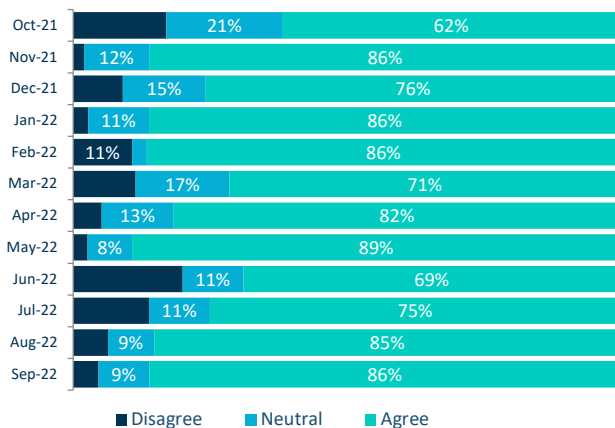
YTD result 63%

Target: > 70%

Trend

### Recent experiences: Responsiveness to individual needs and situation

**Canterbury**  
**SoPE 1.1.7b**

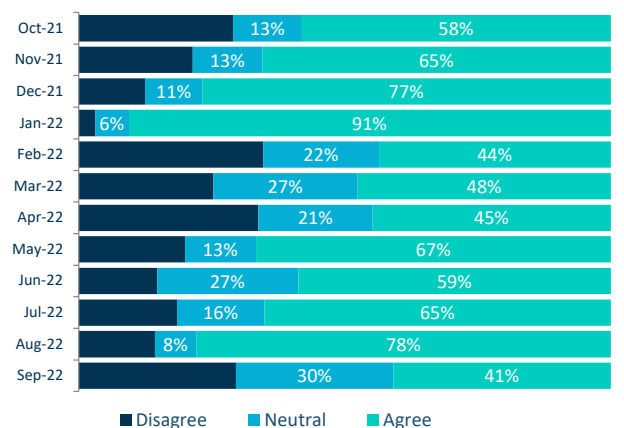


YTD result 83%

Target: > 70%

Trend

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



YTD result 59%

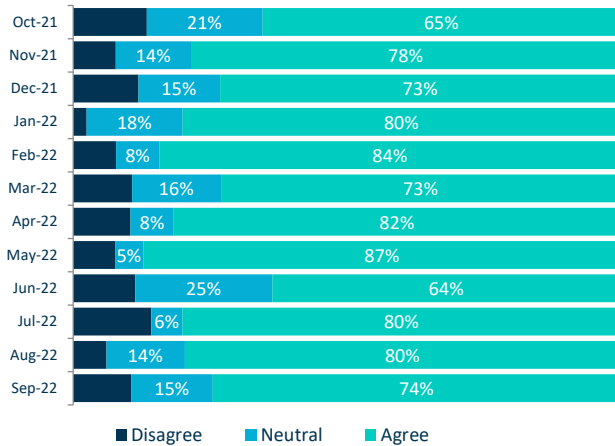
Target: > 70%

Trend

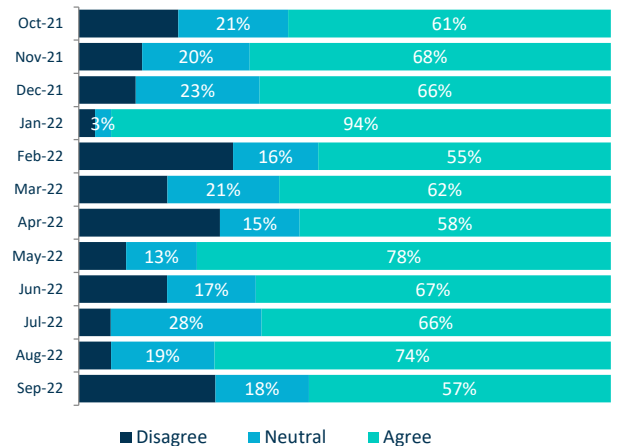
## Section 5 - Customer Focus (cont.)

### Recent experiences: Quality of communications and customer clarity on next steps

**Canterbury**  
SoPE 1.1.7c



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



YTD result 78%

Target: > 70%

Trend

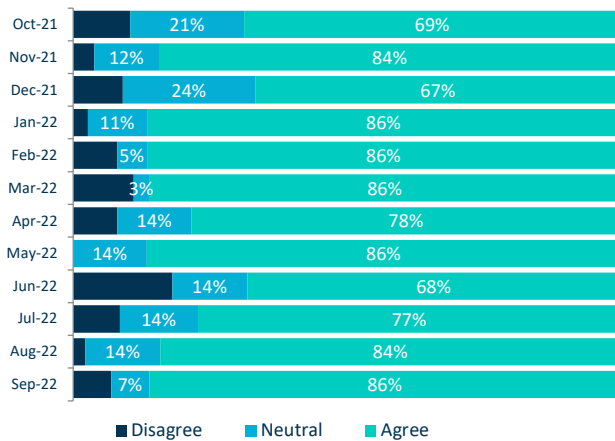
YTD result 65%

Target: > 70%

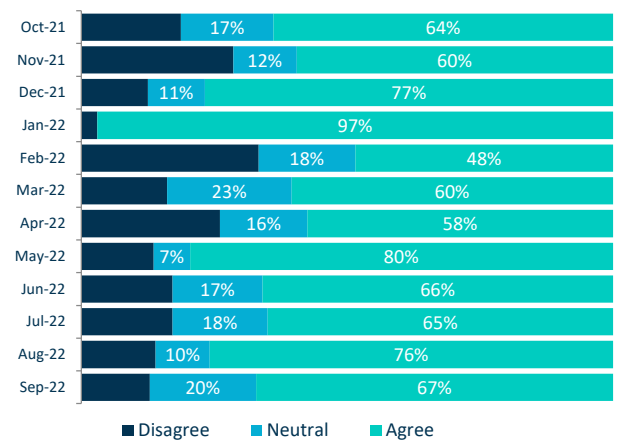
Trend

### Recent experiences: Demonstrating expertise and a desire to help

**Canterbury**  
SoPE 1.1.7d



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



YTD result 83%

Target: > 70%

Trend

YTD result 69%

Target: > 70%

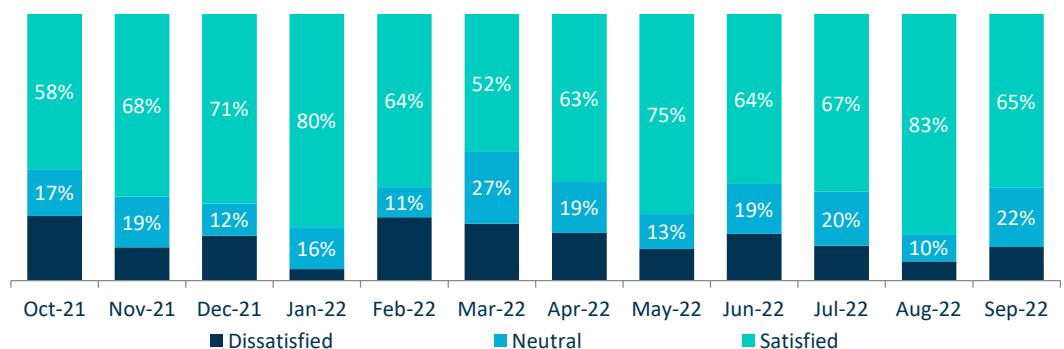
Trend

### 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**

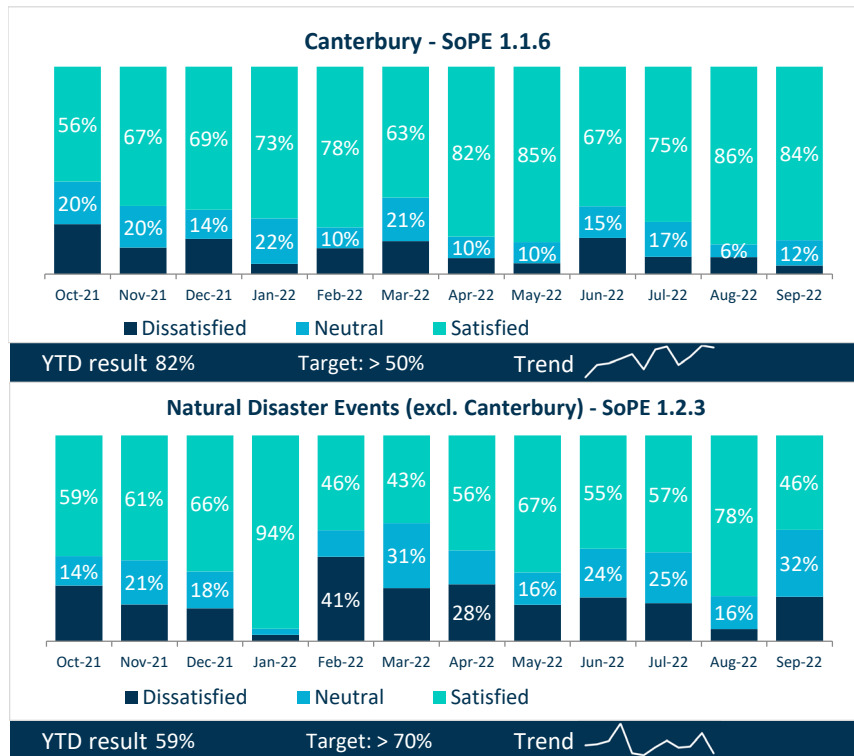


YTD result 71%

Trend

## Section 5 - Customer Focus (cont.)

### Overall claim experience by event response



#### Our Canterbury customers

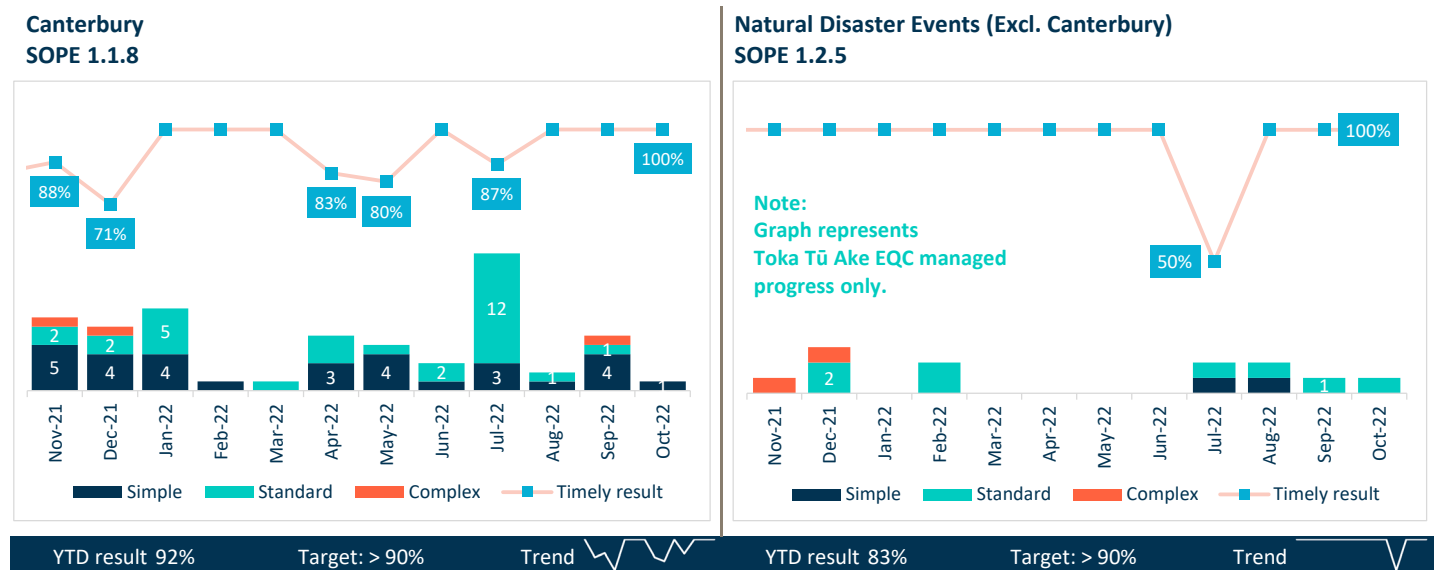
Across the YTD, satisfaction levels among our Canterbury customers with both their overall and recent experience remains stable.

YTD results against all SoPE measures continue to track ahead of expected performance required to meet their respective targets.

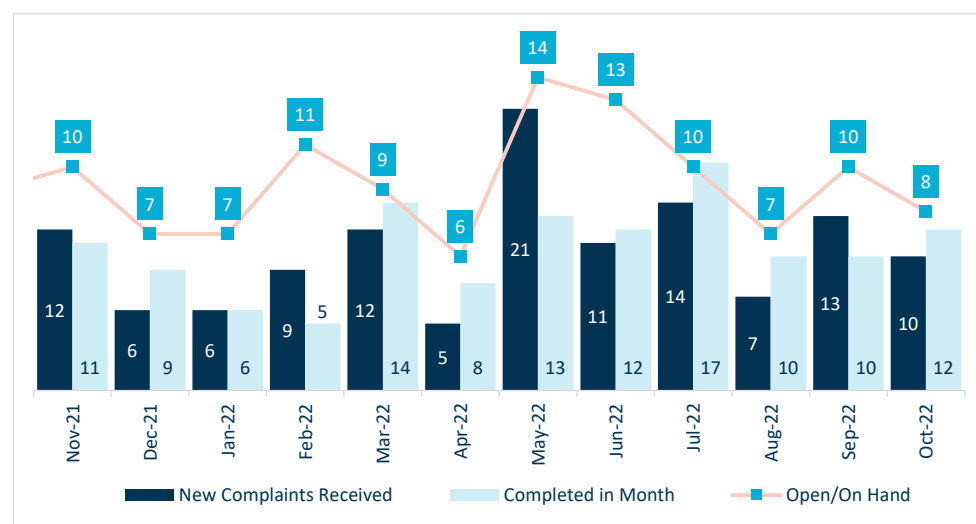
#### Our Natural Disaster Events (NDE) customers

Across the YTD, satisfaction among our customers impacted by other natural disaster events has dipped in comparison to recent months. However, low sample sizes mean the result for this month is indicative only.

### Timeliness of complaint resolution



### Progression of customer complaints



Overall this month, we received 10 new complaints offset by the 12 resolved complaints, leaving 8 open complaints on hand at month end.

**Insurer managed claims** - 9 new complaints received this month and 9 resolved, leaving 6 open at month end.

**Toka Tū Ake EQC managed claims** - 1 new complaint received this month and 3 resolved, leaving 2 open complaints on hand at month end.

The complexity profile of our on hand complaints includes: simple (0); standard (2); and complex (0). The categorisation of these on hand complaints includes: service related (0); process related (2); and technical (0).

## Section 5 - Customer Focus (cont.)

## Total call, email and post volume

	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22
Outbound - Inbound Ratio	9:91	9:91	8:92	9:91	12:88	9:91
Grade of Service	99%	99%	95%	82%	88%	88%
Abandonment Rate	1%	1%	2%	4%	2%	2%
Roll Over No Answer	25	11	49	100	48	44
<b>Total Calls</b>	<b>1,977</b>	<b>1,820</b>	<b>2,009</b>	<b>2,499</b>	<b>2,277</b>	<b>2,173</b>
Total Email and Post	3,326	2,168	2,383	2,478	2,168	2103

## Section 6 - Media Coverage

### Change in media analysis service provider

During the reporting period, Toka Tū Ake EQC transitioned to the Fuseworks media analysis platform.

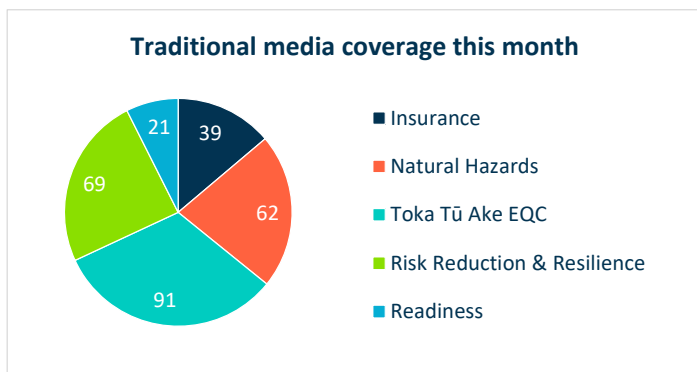
The Fuseworks platform enables our Communications and Engagement team an improved ability to accurately track media coverage and to control how we adapt our monitoring as issues evolve. We expect there will be a period of adjustment as we configure reporting to ensure our analysis is aligned to our reporting requirements.

What this means is that from next month, you will see new, more accurate sentiment tracking of media coverage against our four key class outputs.

### Traditional media coverage across the month

Media coverage around Toka Tū Ake EQC in October has been largely positive (64%) or neutral, with only 3% negative.

The main themes in the coverage were around the increase in the Toka Tū Ake EQC cap, the announcement of the National Seismic Hazard Model (NHSM) and the Nelson weather event.



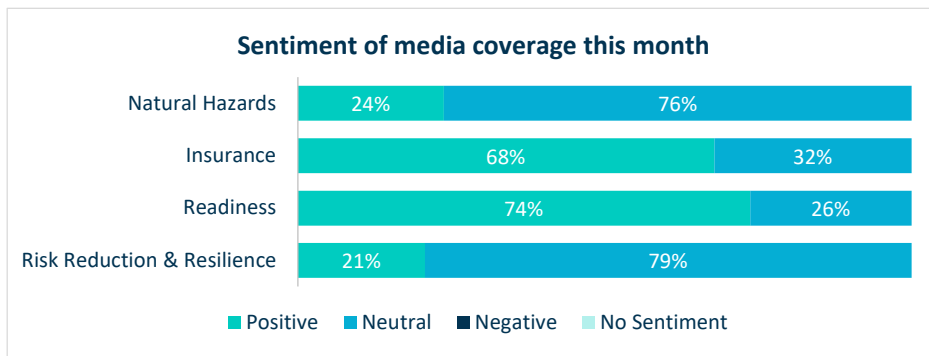
### Coverage themes & overall sentiment this month

Media coverage around Toka Tū Ake EQC in October has been largely positive (64%) or neutral, with only 3% negative.

The main themes in the coverage were around the increase in the Toka Tū Ake EQC cap, the announcement of the National Seismic Hazard Model (NHSM) and the Nelson weather event.

### Sentiment of traditional media coverage across the month

The NSHM announcement dominated coverage in the early part of the October with coverage largely balanced. Media engagement was mostly fronted by GNS with Toka Tū Ake EQC involvement reported in most stories.



### What generated coverage this month?

The introduction of the new cap was overwhelmingly positive throughout the coverage. The benefits of the increased cover were widely reported, while the increase in the levy was only mentioned in passing.

The Nelson weather event has been a major focus for our media team, with regular requests for information from a variety of media.

Our Resilience activities dominated much of the coverage, with a Toka Tū Ake EQC funded seismic research project in Southland receiving extensive coverage on TVNZ as well as Stuff. While the New Zealand ShakeOut event, which is supported by both Toka Tū Ake EQC and NEMA, also received widespread coverage.

### Social media reporting

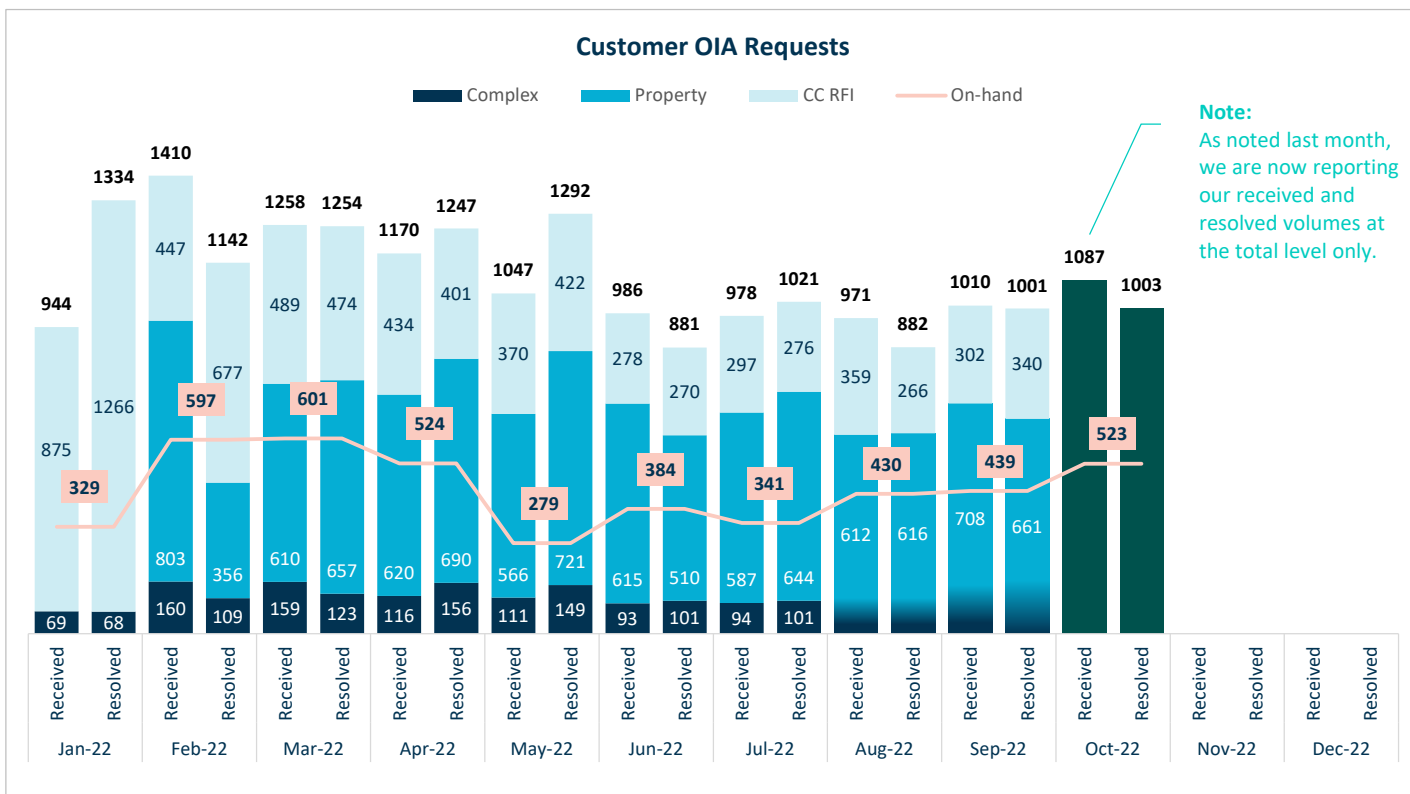
We've put a hold on our social media reporting as we continue to embed the new Fuseworks media analysis platform into our reporting environment. We anticipate that we'll reintroduce our social media analysis reporting in the new calendar year.

## Section 7 - Official Information Act (OIA) Requests

As reported last month, reporting on customer requests for information has now been widened to include all information requests we receive from customers.

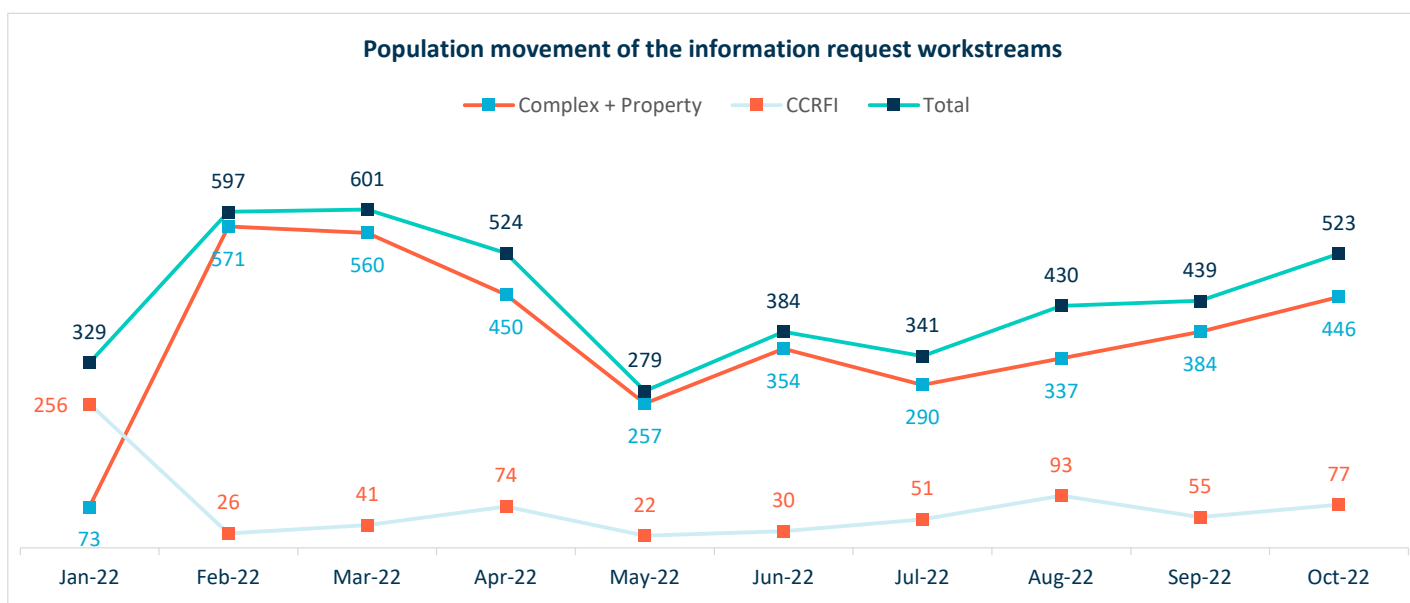
Our widened reporting now encompasses two other information request workstreams. One of these workstreams is for information requests for property related files, which is processed under either section 31A of the Earthquake Commission Act 1993 or the Official Information Act 1982. The other workstream covers information requests that our Contact Centre are able to resolve directly - in the chart below this workstream is referred to as 'CC RFIs'.

As noted last month, we are now reporting received and resolved volumes at the total level and have moved away from reporting volumes at a workstream level.

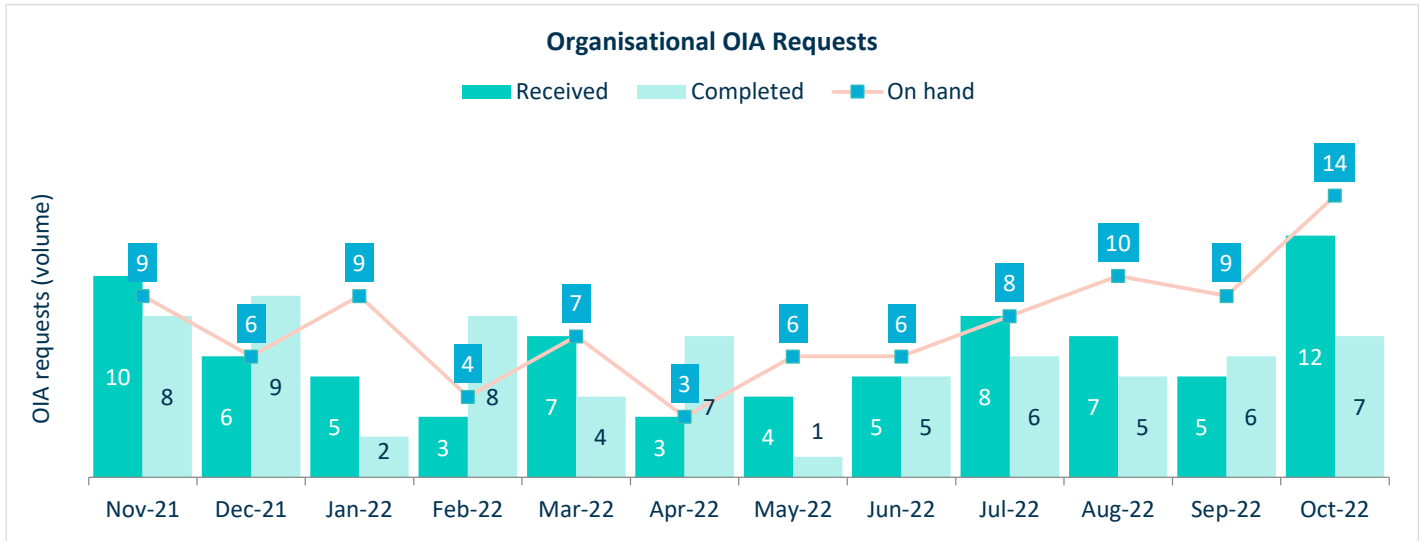


This month, our Customer OIA Team received 1,087 new OIA requests, comprised of 864 (complex and property requests) and 223 CC RFI information requests (cf. 1,010 for Sep-22). Coupled with the 439 requests on hand from last month and resolution of 1,003 requests this month (802 (complex and property) and 201 CC RFIs), we have 523 requests on hand at month end.

The chart below shows the month on month population movement of the three customer information request workstreams.

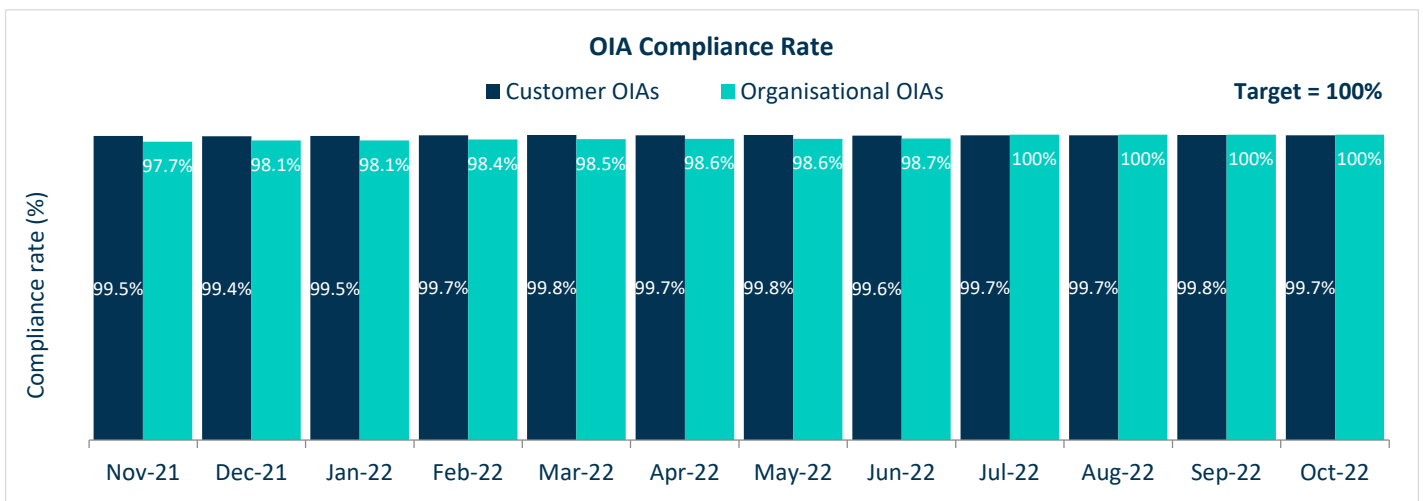


## Section 7 - Official Information Act (OIA) Requests (cont.)



This month, our Government Relations Team received 12 new high level OIA requests (cf. 5 in Sep-22). Coupled with the 9 requests on hand from last month and 7 completed requests this month, the team have 14 requests on hand at month end.

**Note:** An OIA request made to Toka Tū Ake EQC in September was referred to the Government Relations team for response in October. This OIA request has been added to the September 'received' and 'on hand' count above. The numbers for September above have been updated to reflect these notes.

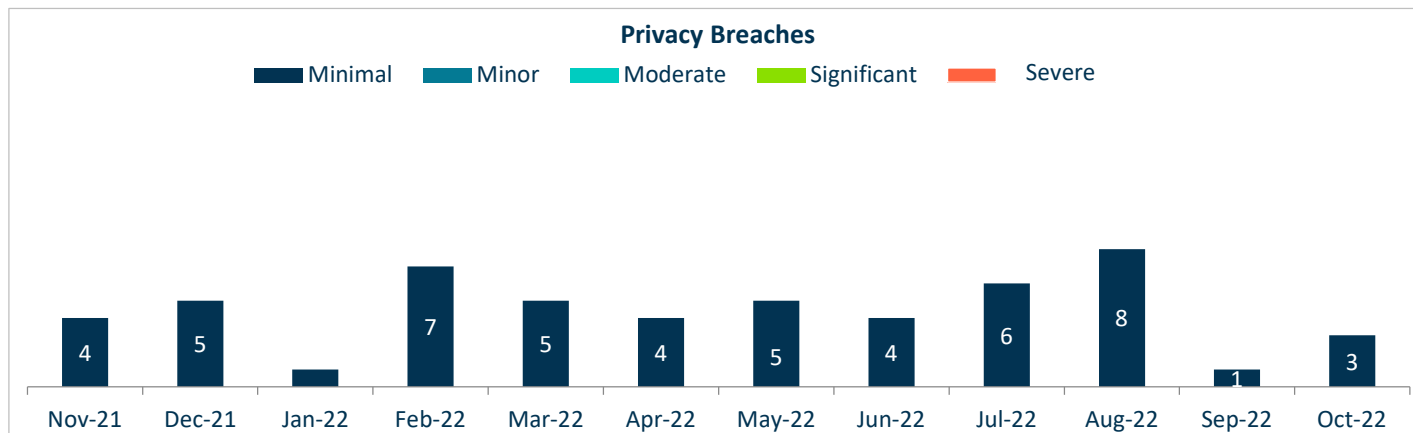


This month our Customer OIA Team achieved a 99.6% compliance rate, with YTD compliance for the team dipping slightly to 99.7%. During the same period, our Government Relations Team achieved a 100% compliance rate, maintaining its YTD compliance rate of 100%.



## Section 8 - Data Protection

Four privacy breaches (vs. 1 in Sep-22), three of minimal severity and one minor, were recorded by the Risk and Compliance Team this month. The reported breaches were assessed against the Government Chief Privacy Officer (GCPO) categorisation system and no serious harm appears to have arisen as they are considered contained. Of the breaches reported this month, one was insurer related while three were attributable to Toka Tū Ake EQC.



### Privacy breaches

The breaches reported this month relate to 'incorrect document content' (1), 'incorrect email address used' (1), 'during phone call' (1), and 'wrong email or letter content' (1).

### Breach severity categories

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

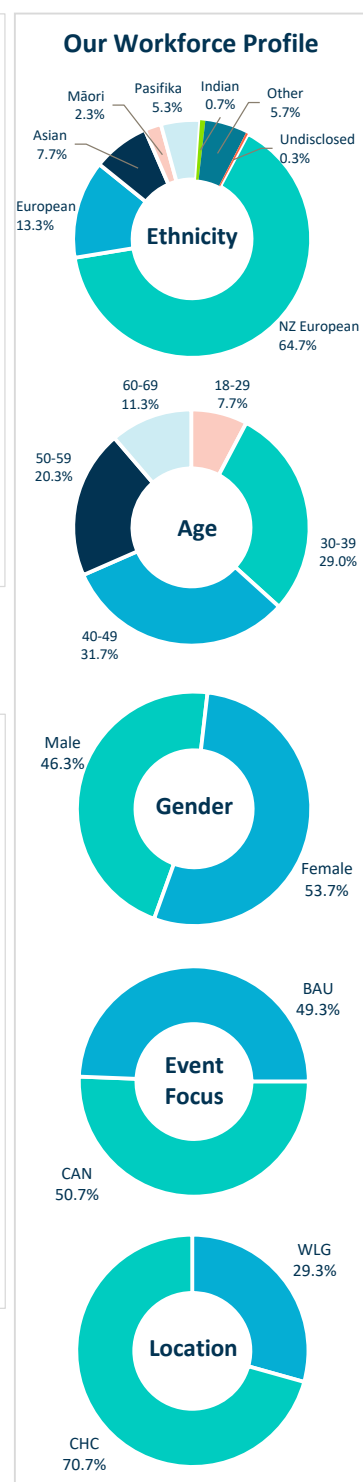
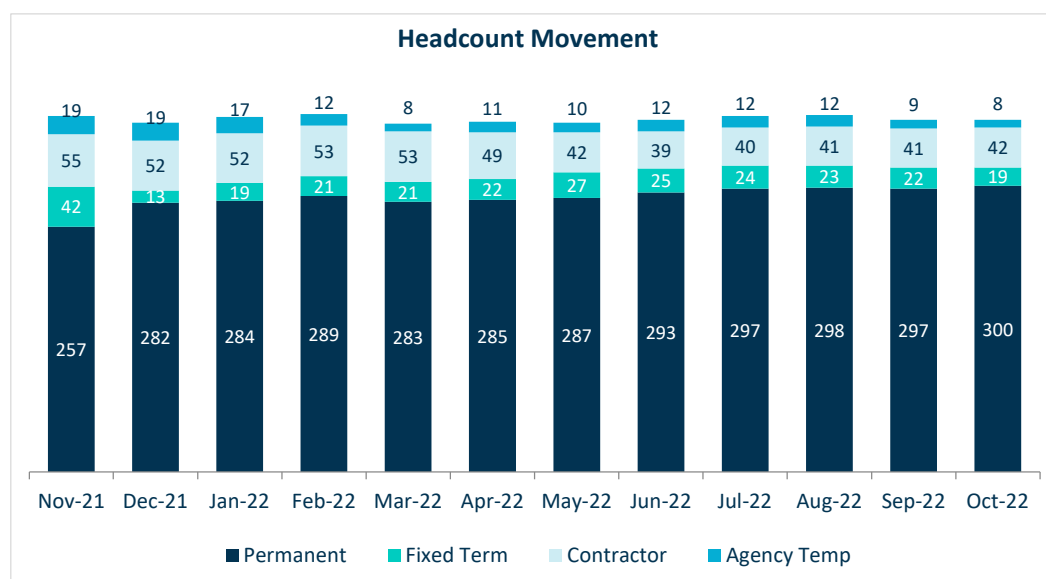
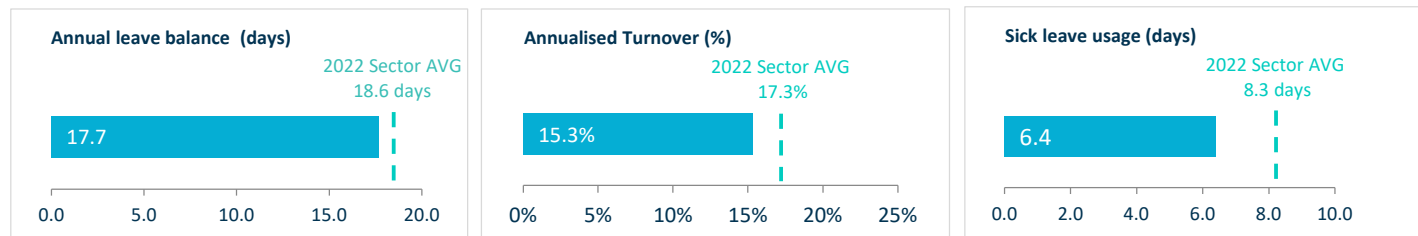
Below is an explanation of each rating:

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

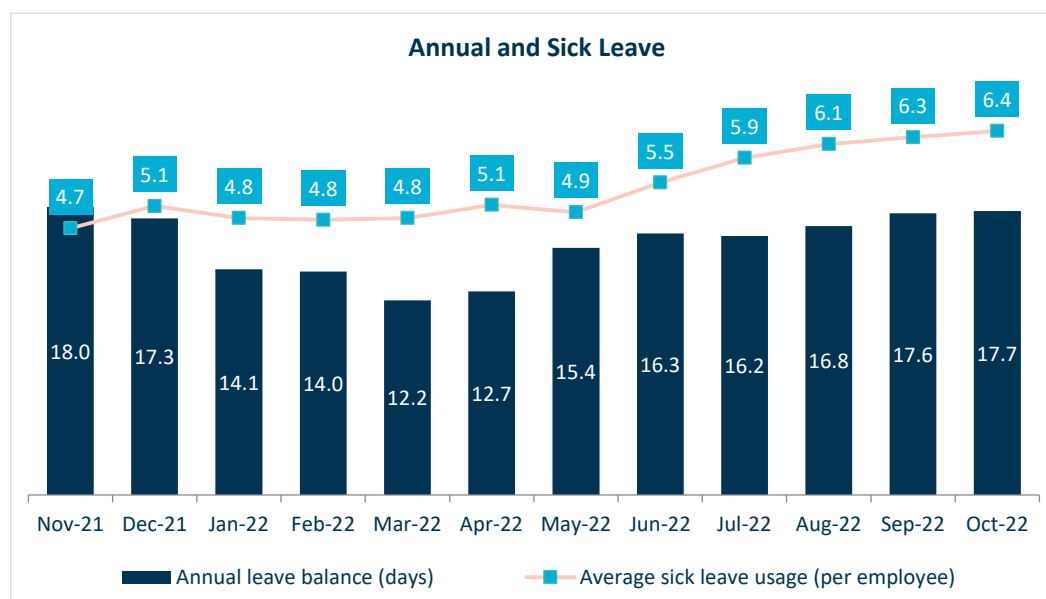
## Section 9 - Our People

Across October, our permanent workforce headcount increased by 3, while our temporary headcount decreased by the same number. During this period, our average annual leave balance rose marginally to 17.7 days (cf. 17.6 in Sep-22), which is below the 2022 Public Sector average ('sector average') of 18.6 days. Average sick leave usage rose slightly from last month by 0.1 days to 6.4 days, remaining below the sector average of 8.3 days. Meanwhile, annualised turnover ('voluntary turnover') dropped to 15.3% (cf. 15.5% in Sep-22), which is below the sector average of 17.3%.

### Our People at a glance - Toka Tū Ake EQC's performance against Public Service Sector Averages



Over the month, our permanent employee population increased by three while our temporary employee population also decreased by three.



As reported above, our average annual leave balance rose marginally to 17.7 days (cf. 17.6 at EOM Sep-22), which is slightly above the sector average of 18.6 days.

In the same period, average sick leave increased slightly from last month by 0.1 days to 6.4 days against a sector average of 8.3 days.