

## How to use this dashboard

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

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

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

[https://www.eqc.govt.nz/sites/public\\_files/documents/publications/EQC-SoPE-2018-WEB.pdf](https://www.eqc.govt.nz/sites/public_files/documents/publications/EQC-SoPE-2018-WEB.pdf)

### Section 2 - Canterbury

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

Canterbury numbers only include claims managed by EQC. Claims managed by other insurers and/or that are currently in litigation are not included.

### Section 3 - Customer Care

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

### Section 4 - Customer Satisfaction

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

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

### Section 5 - Media

This section monitors EQC's coverage in the media. It keeps a year to date count of the number of media statements released by EQC, and also how many times EQC appeared in the media during the month (media articles).

### Section 6 - OIAs

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

### Section 7 - Privacy breaches

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

### Section 8 - HR operations

This section tracks EQC's annual and sick leave usages and compares them to the Public Service Benchmark.

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

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

## Output Two - Claims management

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

Ref	Measure	YE	Result	Progress - YTD	YE forecast
2.1.1	Outstanding* claims on hand at 30 June 2018, are settled or in the process of being physically repaired by 30 June 2019	98%	61%		
<p><b>Commentary:</b> This month, a further 381 claims have been either fully settled or are in the process of being repaired, which brings the cumulative month to date results to 61% of the claims on hand as at 30 June 2018.</p> <p><i>*Where EQC potentially has outstanding liability under the EQC Act. Excludes any claims that are subject to litigation or managed by Southern Response under the agreed Memorandum of Understanding</i></p>					
2.1.2	New inflow of accepted reopened claims* lodged post 30 June 2018 will be settled, or in the process of being physically repaired, within six months of reopened date.	80%	28%		
<p><b>Commentary:</b> At this stage of the financial year it is difficult to determine performance in regards to this measure as no reopened claims post 30 June 2018, have been open for more than the six months target yet. Inflow post 30 June currently sits at 2,179, of which 617 have either been settled or are under repair.</p> <p><i>*Where EQC potentially has outstanding liability under the EQC Act. Excludes new litigation cases.</i></p>					
2.1.3	The frequency of our communications to provide customer certainty in the progress of their claims settlements	100%*	95%		
<p><i>*All customers with an outstanding claim are provided with a personalised communication from EQC. Excludes litigation.</i></p> <p><b>Commentary:</b> For the month of September, 90% of customers with an outstanding claim received a personalised monthly communication. This brings the year to date result to 95%. There is a small proportion of customers who we have not been able to contact or confirm contact with through their advocates.</p>					
2.1.4	EQC settlements should be enduring. Less than 10% of claims settled between 1 May 2018 and 1 January 2019 are reopened by 30 June 2019	<10%	6%		
<p><b>Note:</b> this is a reverse target</p> <p><b>Commentary:</b> Our reopened rate is stable at 5.7% which is under the threshold of 10% for the year. Further analysis on this measure is currently being undertaken to understand the reasons behind reopened claims.</p>					
2.1.5	The proportion of surveyed customers who indicate satisfaction about their overall claim settlement process increases by 5% per annum	≥ 42%	32%		
2.1.6	The proportion of surveyed customers who indicate that they were well informed during the claims settlement process increases by 15% per annum	≥ 38%	22%		
<p><b>Commentary:</b> Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 August 2018. The year to date result reported is based on the cumulative monthly result. Overall satisfaction (2.1.5) increased from 27% in July to 35% in August; and Kept Informed (2.1.6) increased from 20% in July to 23% in August.</p>					

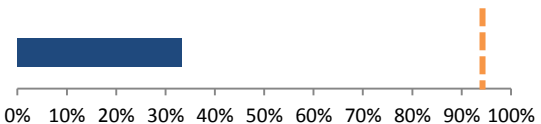

Key:

- Result not available for the month
- On track for delivery
- Potential risk of not achieving target
- Target highly unlikely to be achieved

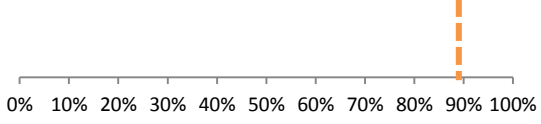

## Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

## Output Two - Claims management

## Output 2.2 - Settlement of Kaikōura 2016 Earthquake

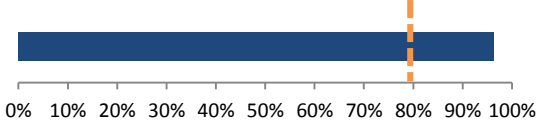

Ref	Measure	YE Target	Result	Progress - YTD	YE forecast
2.2.1	Outstanding claims on hand at 30 June 2018, excluding any that are subject to litigation proceedings, are settled by 31 December 2018	95%	33%		

**Commentary:** As Kaikōura measures are reported one month in arrears, the reported results are as at 31 August. There were 828 outstanding claims as at 30 June 2018. Of those, 276 claims (33%) across both EQC and private insurers have been settled, leaving the other 552 (62%) outstanding claims on hand.

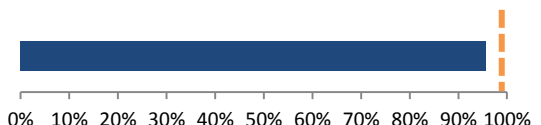

2.2.2	Reopened Kaikōura claims lodged post 30 June 2018 will be settled within 6 months of reopening.	90%	0%		
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**Commentary:** As Kaikōura measures are reported one month in arrears, the reported results are as at 31 August. Since the beginning of the financial year, EQC has two reopened claims and private insurers reported 115 reopened claims. These claims have not been settled yet.

## Output 2.3 - Claims Relating to Other Natural Disaster Events (excluding Canterbury and Kaikōura)

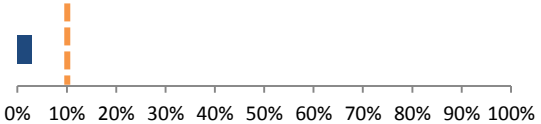

Ref	Measure	YE Target	Result	Progress - YTD	YE forecast
2.3.1	Claims are settled within 90 working days of assessment.	80%	96%		

**Commentary:** The percentage of claims settled within 90 days of assessment for September was 98%, bringing the YTD result to 96%. This is an interim result based on 90 calendar days which may affect stated performance slightly.

2.3.2	The frequency of our communications to provide customer certainty in the progress of their claims settlements	100%*	96%		
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\*All customers with an outstanding claim are provided with a personalised communication from EQC

**Commentary:** For the month of September, 98.4% of customers with an outstanding claim received a personalised monthly communication. This brings the year to date result to 95.6%.

2.3.3	EQC settlements should be enduring. Less than 10% of claims resolved between 1 January 2018 and 1 January 2019 are reopened by 30 June 2019	< 10%	3%		
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Note: this is a reverse target

**Commentary:** As at 30 September, the year to date reopen rate was 2.8%, with 75 claims reopened out of 2,709 claim closures.

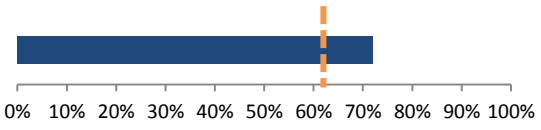

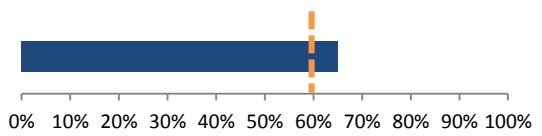

## Key:

-  Result not available for the month
-  On track for delivery
-  Potential risk of not achieving target
-  Target highly unlikely to be achieved

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

## Output Two - Claims management

## Output 2.3 - Claims Relating to Other Natural Disaster Events (excluding Canterbury and Kaikōura) - cont.

Ref	Measure	YE Target	Result	Progress - YTD	YE forecast
2.3.4	The proportion of surveyed customers who indicate satisfaction about their overall claim settlement process increases by 5% per annum.	≥ 62%	72%		
2.3.5	The proportion of surveyed customers who indicate they were well informed during the claims settlement process increases by 15% per annum.	≥ 60%	65%		

**Commentary:** Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 August 2018. The year to date result reported is based on the cumulative monthly result. Overall satisfaction (2.3.4) increased from 70% in July to 75% in August; and Kept Informed (2.3.5) increased from 55% in July to 76% in August.

## Key:

-  Result not available for the month
-  On track for delivery
-  Potential risk of not achieving target
-  Target highly unlikely to be achieved

## Section 1 - Statement of Performance Expectation measures - Quarterly and Annually monitoring

## Output One - Future Event Preparation

## Output 1.1 - A Resilience Programme That Facilitates Improved Analysis And Public Understanding of Natural Hazard Risk

Ref	Measure	YE Target	Result	YE forecast
1.1.1	Stakeholders surveyed* agree or strongly agree that the outputs of EQC's resilience strategy (advice, analysis and modelling, and research findings): <ul style="list-style-type: none"> <li>• to be of good or excellent quality</li> <li>• to be relevant and focussed on the right issues.</li> </ul>	75%	Measured annually	

\*Stakeholders include Local Government and Design, Planning and Construction Professionals. The surveys are undertaken by an independent organisation

1.1.2	Stakeholders surveyed agree or strongly agree that the EQC's facilitation and engagement was a positive contribution toward: <ul style="list-style-type: none"> <li>• improved coordination and collaboration in natural hazards science and research;</li> <li>• improved understanding of natural hazard risk ; and</li> <li>• improved coordination and collaboration in natural hazards risk management.</li> </ul>	75%	Measured annually	
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1.1.3	There is a year on year increase in the proportion of New Zealanders who, when surveyed, confirm: <ul style="list-style-type: none"> <li>• that they have taken action to prepare their homes for natural disasters.</li> </ul>	>45%	49%		
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Measured Quarterly

Almost half of New Zealanders surveyed, confirmed that they take action to prepare their homes for natural disaster.

## Output 1.2 Insurance Coverage Under the EQC act


Ref	Measure	YE Target	Result	Progress - YTD	YE forecast
1.2.1	Maintain the high proportion of New Zealand housing stock that has house insurance	98%*	Measured annually		

\*There may be other factors, beyond EQC's control, which could affect the number of New Zealanders choosing to purchase house insurance. Percentage of New Zealand homeowners claiming to hold insurance. Source: Insurance Council of New Zealand, UMR Research, February 2018

## Section 1 - Statement of Performance Expectation measures - Quarterly and Annually monitoring (cont.)

## Output Two - Claims management



## Output 2.3 - Claims Relating to Other Natural Disaster Events (excluding Canterbury and Kaikōura)

Measure	YE Target	Result	YE forecast
2.3.1 New natural disaster event* claims are resolved within Board approved claims handling expense budgets** for those events.	Within 10% of initial budget	No new events established to date in the 18-19 financial year.	


\*A specific event budget may be established when there are 500 or more claims and/or the estimated total financial impact is anticipated to be above \$5m. \*\*In the approval of budgets, the Board will consider the type of response required, previous costs of similar events and any available benchmarks.

## Key Activity Measures

## Key Activity Measure 1 - A reinsurance programme that supports EQC's delivery of affordable residential natural disaster insurance protection


Ref	Measure	YE Target	Result	YE forecast
KA1	The reinsurance programme continues to support delivery of affordable residential natural disaster insurance protection consistent with EQC's risk financing strategy	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.	Measured annually	
		Annual Consultation with the Crown on risk appetite occurs.	Measured annually	

## Key Activity Measure 2: Managing the Natural Disaster Fund

Ref	Measure	YE Target	Result	YE forecast
KA2	The long-term financial strategy of EQC enables a rebuild of the Natural Disaster Fund to reach \$1.75bn* by 2030.	An independently assessed model will demonstrate progress.	Measured Bi-annually (reviewed annually by an external party)	

\*This represents the current deductible (excess) for EQC's reinsurance programme

## Key Activity Measure 3: Premium Collection

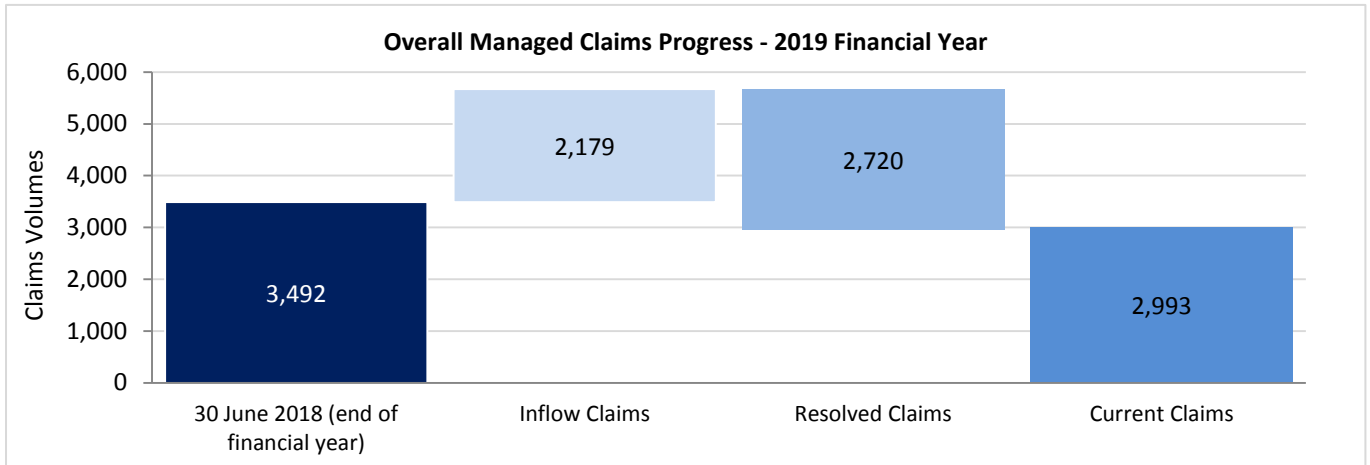
Ref	Measure	YE Target	Result	YE forecast
KA2	The level of premiums collected compared to annual financial budget.	>97.5%	101%	

*Measured Quarterly*

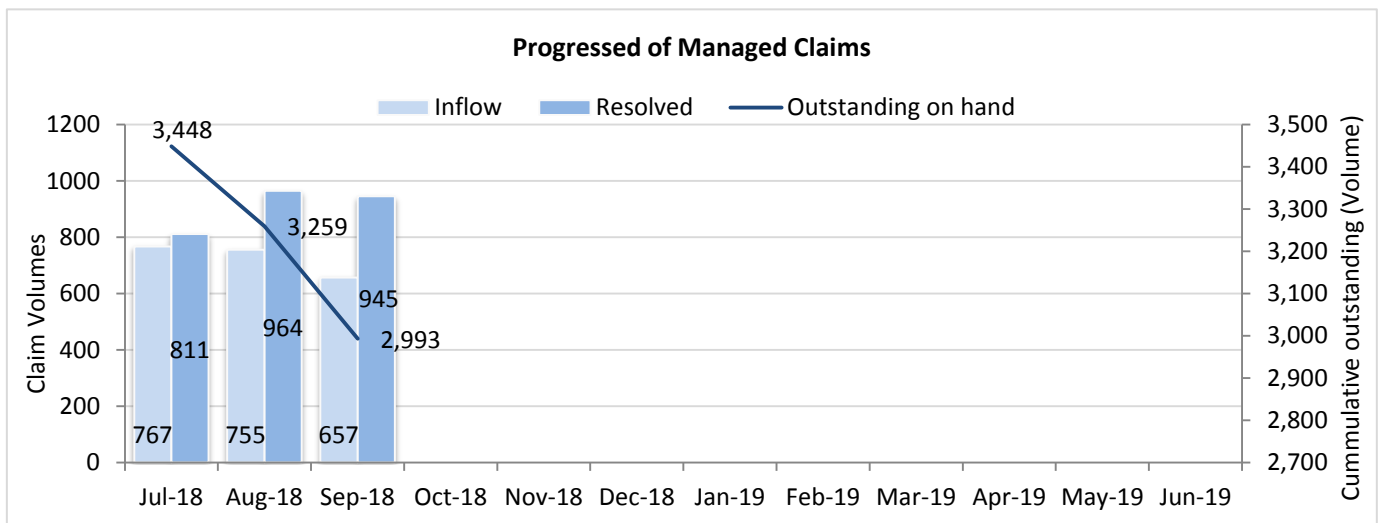
To date, we have collected \$93m in premiums compare to an annual budget of \$92m.

Section 2 - Canterbury

The claim closure rate remains steady, with over 900 claims resolved for the second month running. The level of the re-opened inflow has decreased during September.

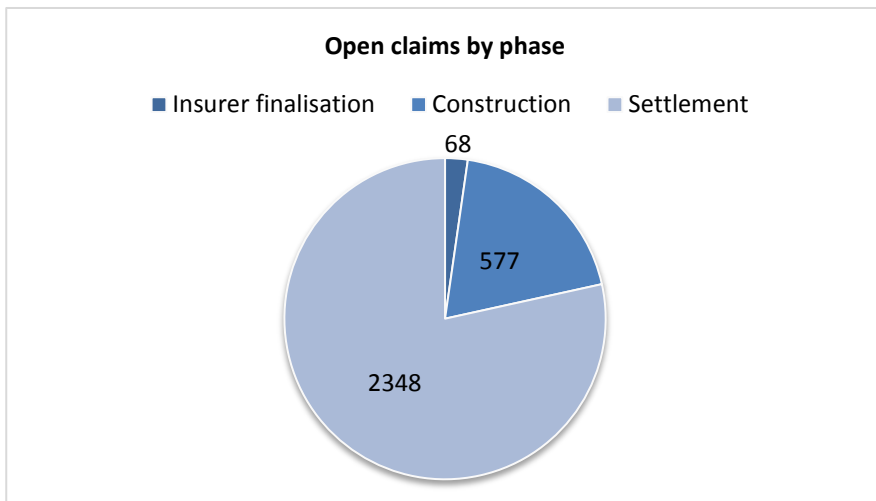


As at 30 September 2018, we continue to see a further reduction in the claims reported on hand and a steady decline in claim inflow. As at the end of the first quarter for the 2018-19 financial year, we have resolved 2,720 claims leaving 2,993 claims to be resolved. This will be a mixture of claims on hand at 30 June 2018 and subsequent inflow.



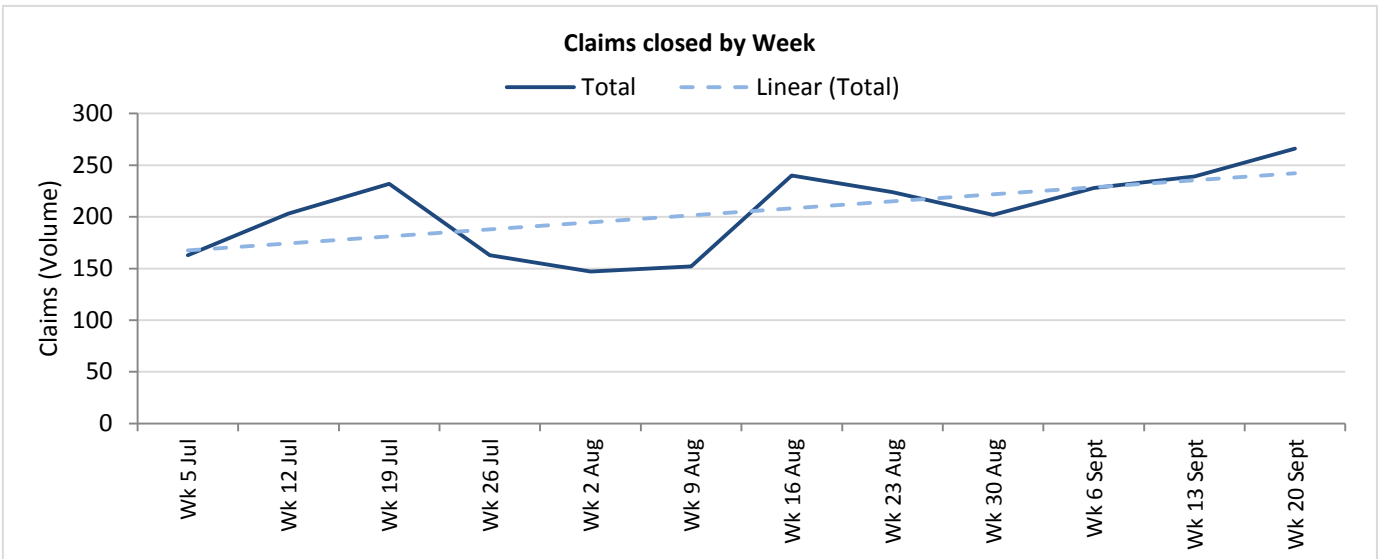
Note - There are currently 1,007 claims in litigation.

During August we have received 657 new claims in addition to the 3,259 claims we had on hand last month. Of these, 945 have been resolved.

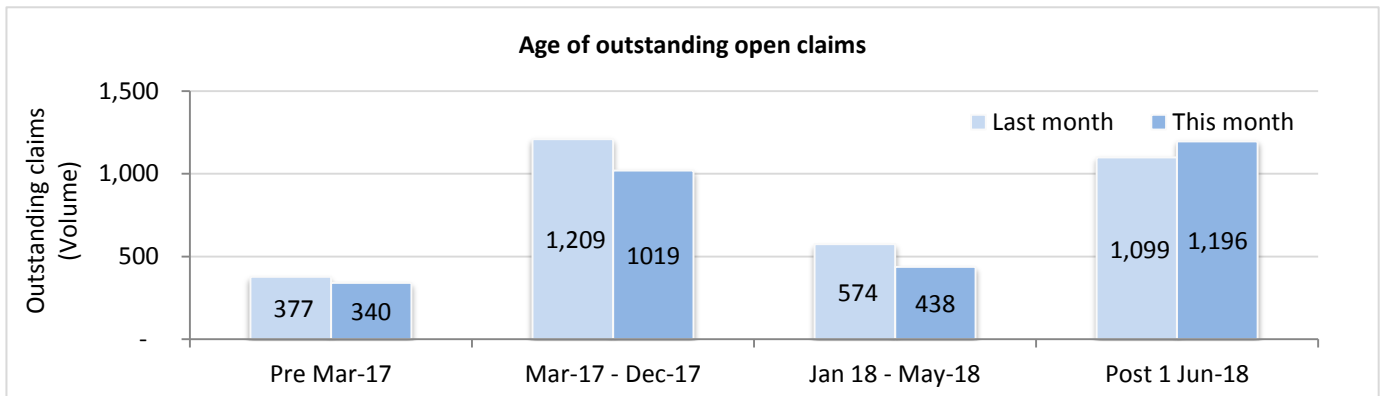


We are seeing a small increase in the claims managed by the Insurer Finalisation team due to claims going overcap and / or requiring insurer facilitation to finalise these claims. As at 30 September, there are 2,993 open internally managed claims on hand. 79% (2,348 claims) of the claims are being managed by the Settlement teams; 19% (577 claims) are under repair and with the Construction teams and; 2% (68 claims) are currently with the Insurer Finalisation team.

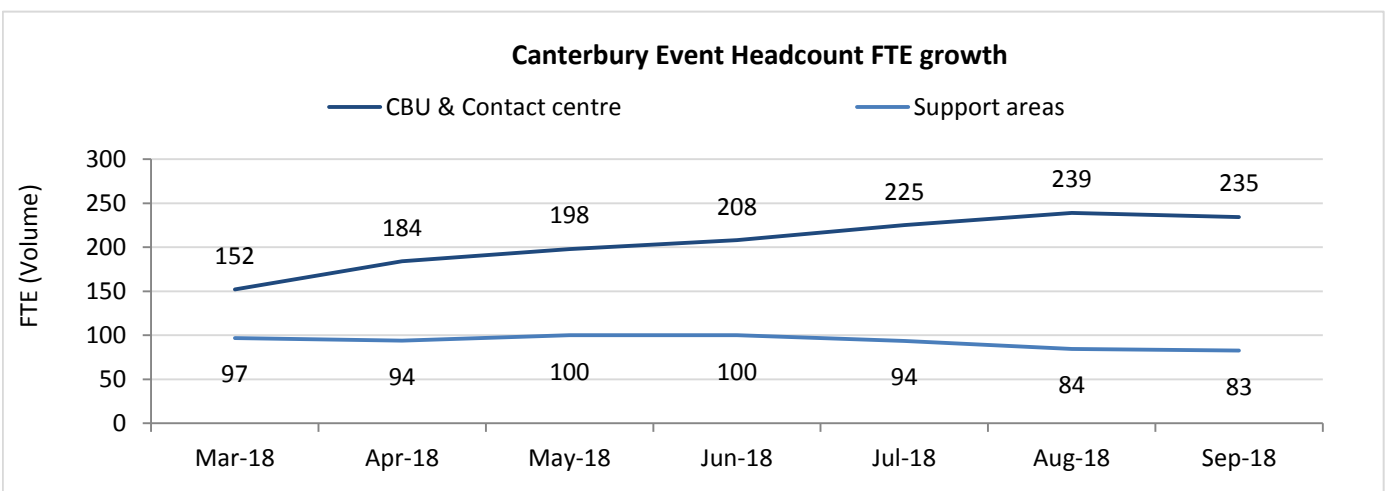
Section2 - Canterbury (cont.)



The weekly claim closure rate continues to trend upwards as recent staff additions and process improvements are embedded.



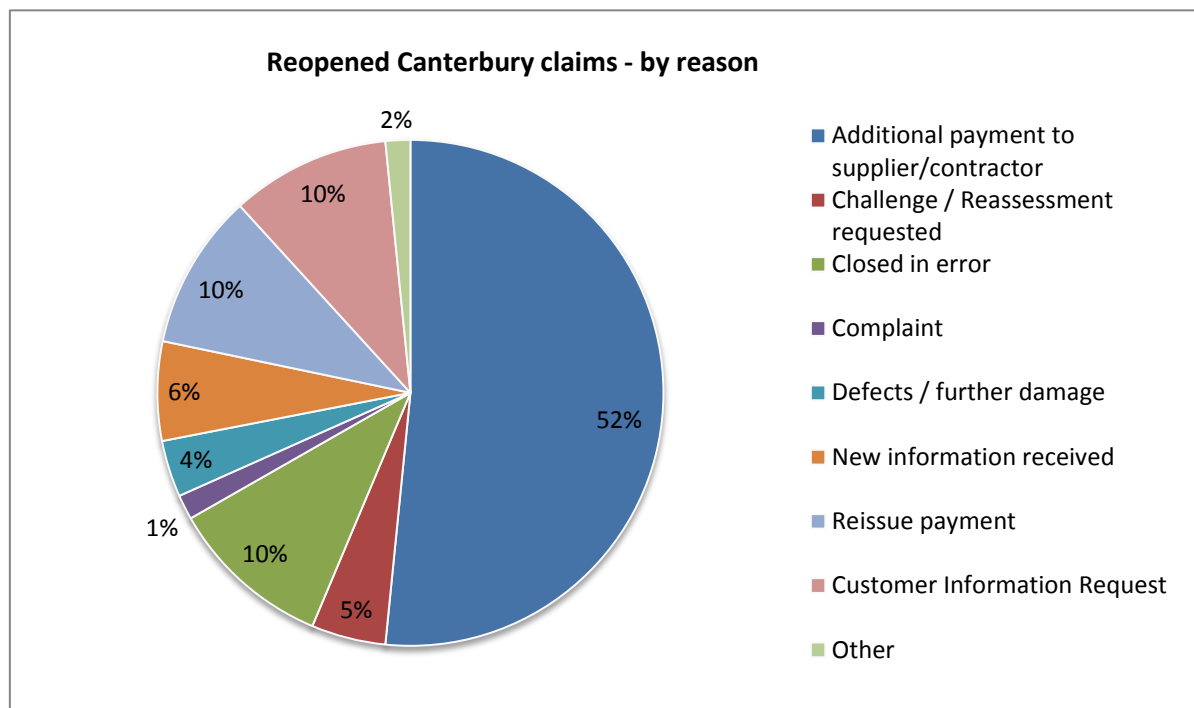
The age of outstanding open claims pre March 2017 until May 2018 continue to decrease as expected. The Canterbury team continues to focus on aged claims with the aim to decrease the average days open rate for all open claims.



The organisation continues to invest in resources to directly aid the resolution of Canterbury claims. This additional resource is helping to increase the rate of settlement. The small decrease in FTE growth is due to natural attrition movement.



## Section 2 - Canterbury (cont.)



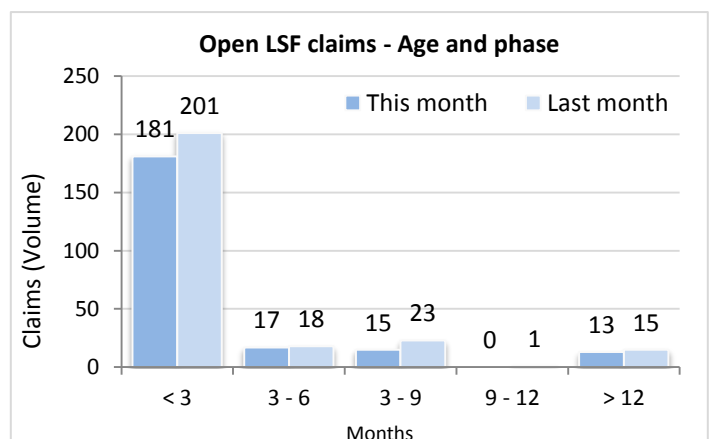
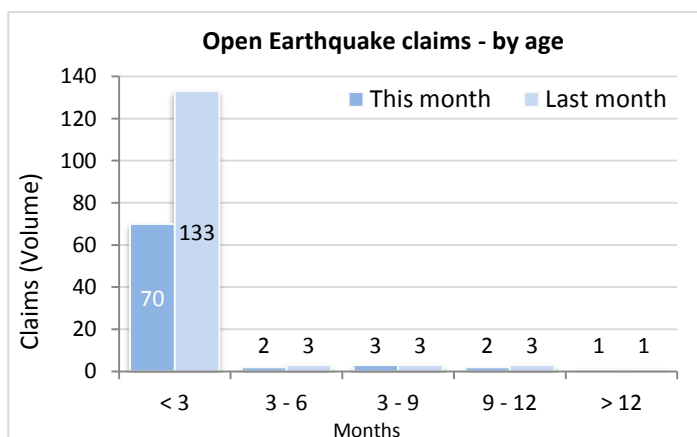
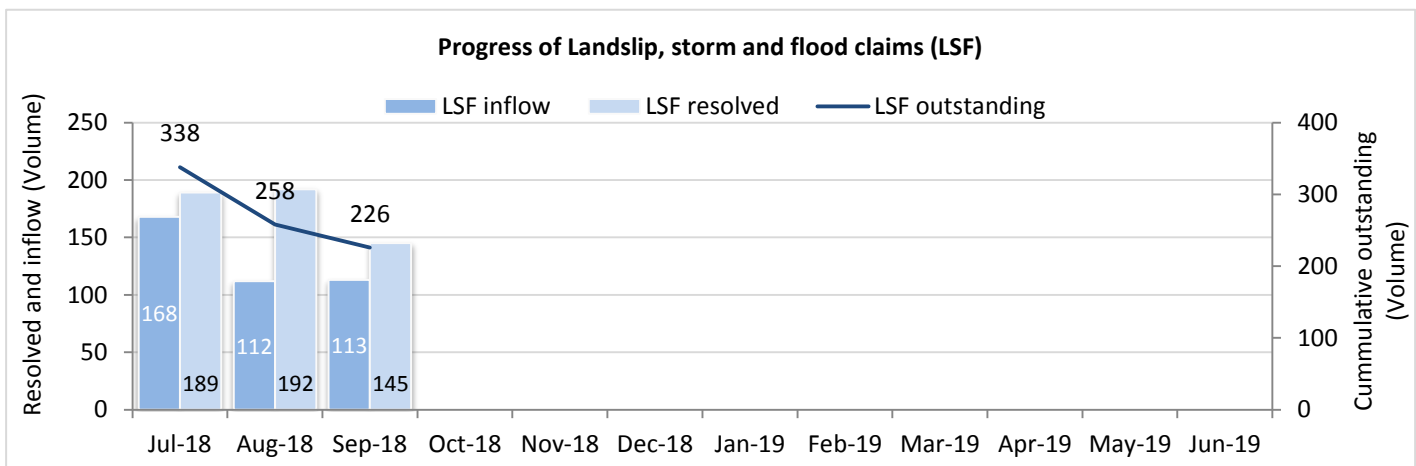
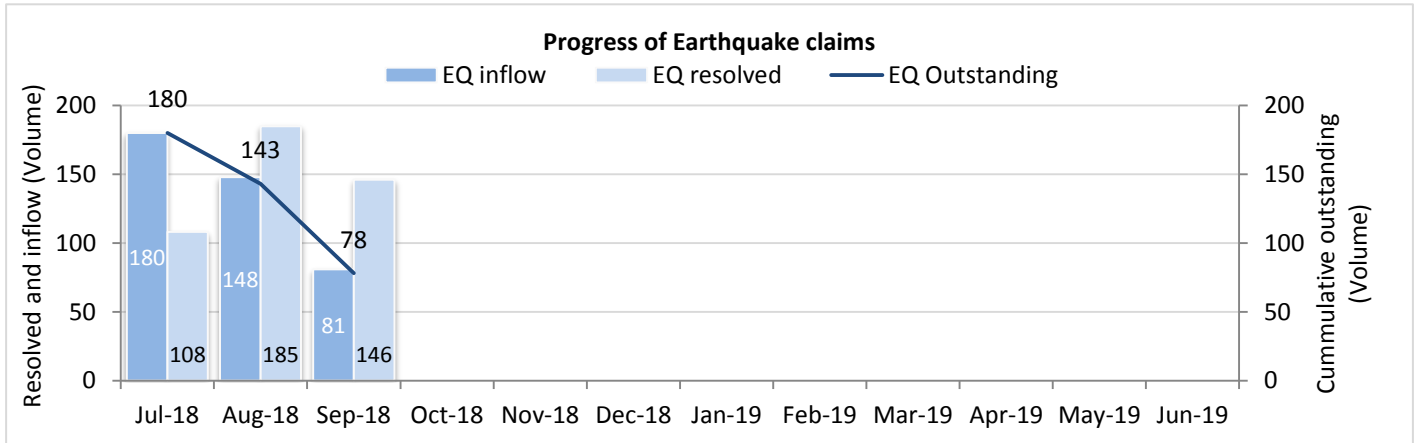
The graph represents claims that have been opened in CMS v8, closed and then subsequently reopened. When this occurs, a reason for the reopening is captured and this group represents about 20% of the reported reopened claims in the 2017/18 financial year.

It is evident that a reasonably high proportion of claims in this group are being reopened to conduct administrative activities relating to the claim, with the biggest proportion being the need to finalise payment to a supplier / contractor.

This analysis does not include where a claim has been settled in CMS v4 and then subsequently opened in CMS v8. Work is ongoing to understand better the reasons behind why these claims are being reopened, however, it is expected that these are of a more substantial nature.

## Section 3 - Customer Care

Performance for the Customer Care team continues to improve. The total number of open claims at month end has decreased to 304 (down from 401 last month) driven largely by lower lodgement volumes. The average days to close a claim continues its trend downwards with an average of 83 days to close a claim in September (down from 87 days in August).



Total Call Volume		
	This Month	Last Month
Outbound - Inbound Ratio	74:26	73:27
Grade of Service	74%	92%
Abandonment Rate	3%	4%
Roll Over No Answer	10	2
Direct Calls	84%	96%
Total calls received	1,921	2,303

Section 4 - Customer Satisfaction

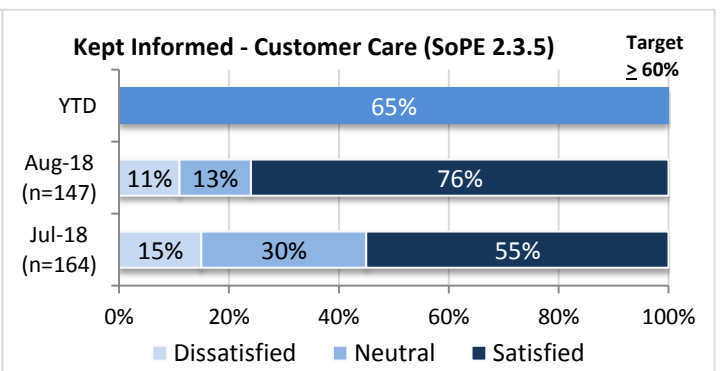
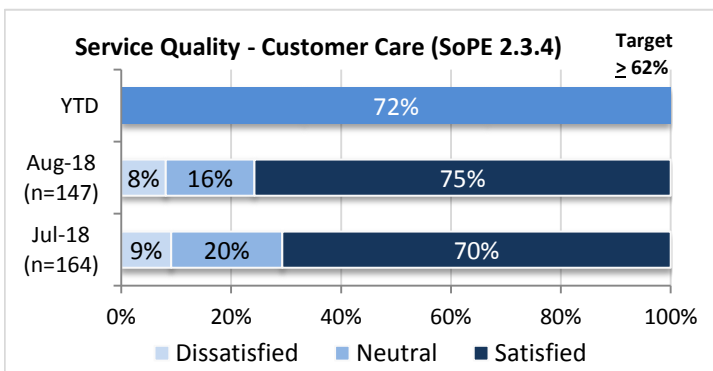
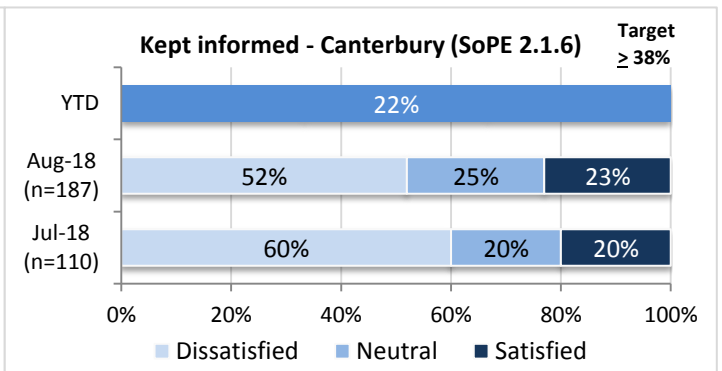
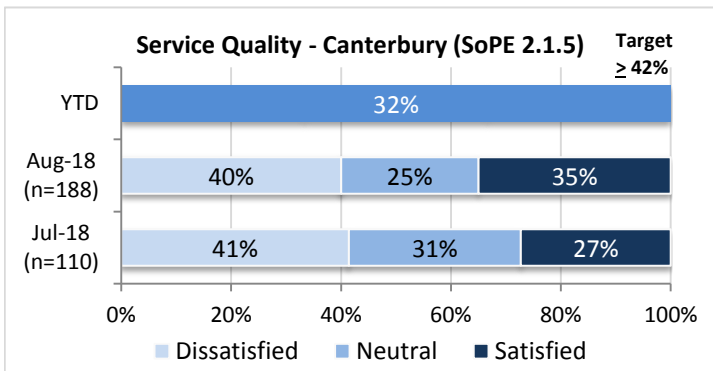
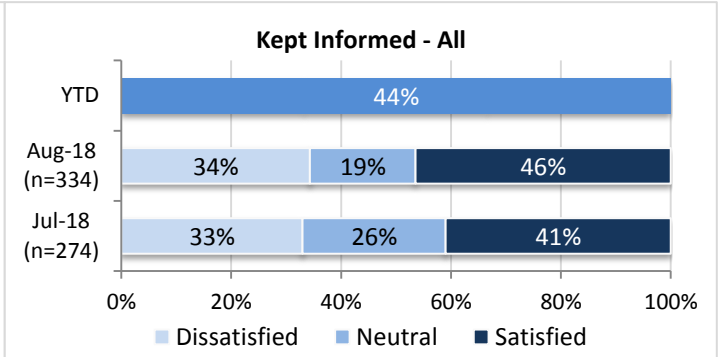
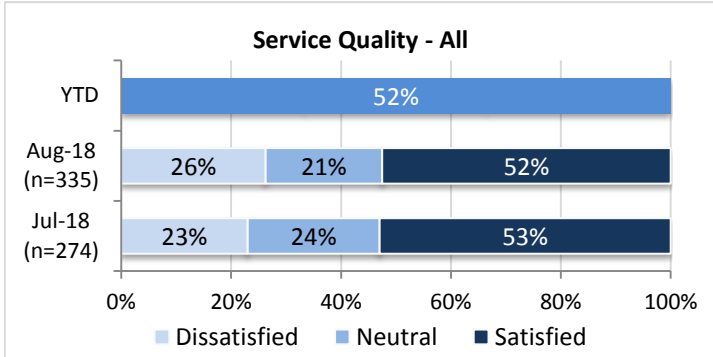
The customer satisfaction results below are for August 2018, as we report one month in arrears. Customer satisfaction across both Canterbury and Customer Care have increased during the month. The most notable change is with Customer Care Kept Informed measure (2.3.5) which is now above target with 65% (up from 55% year to date, last month).

Service Quality

Kept Informed

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

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



n refers to the survey sample size, ie the number of people surveyed for the month

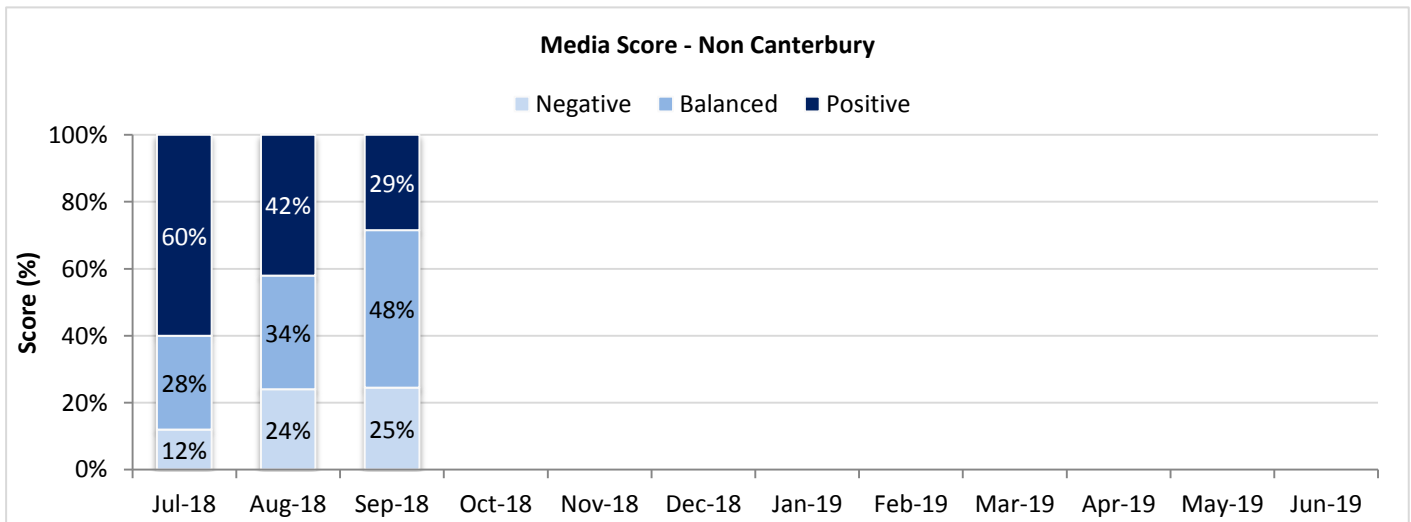
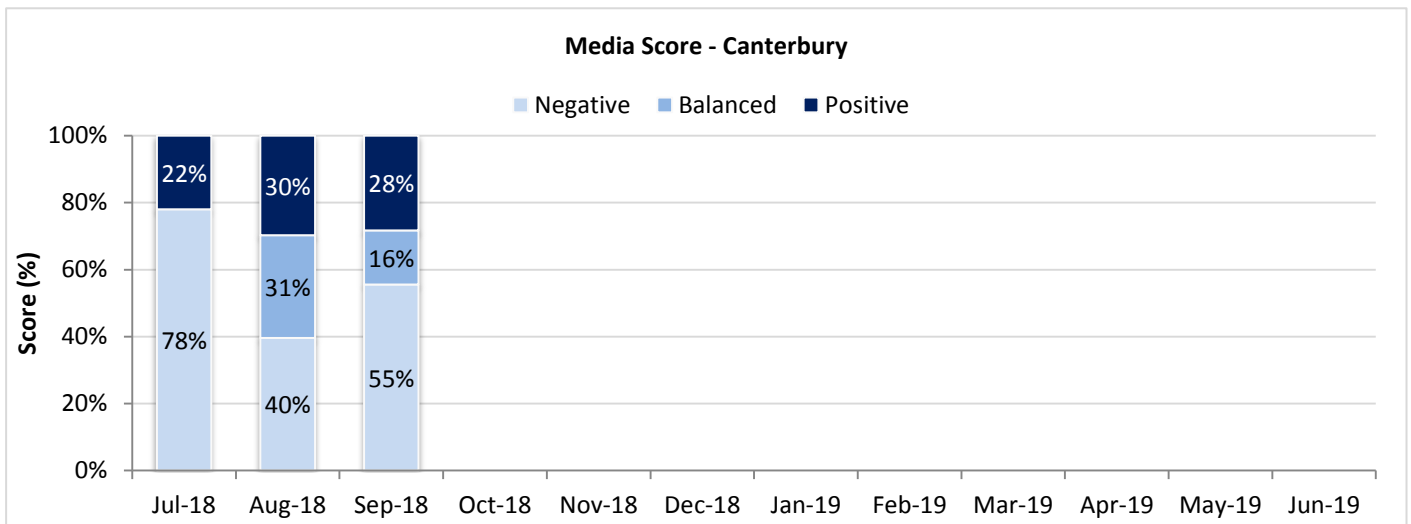
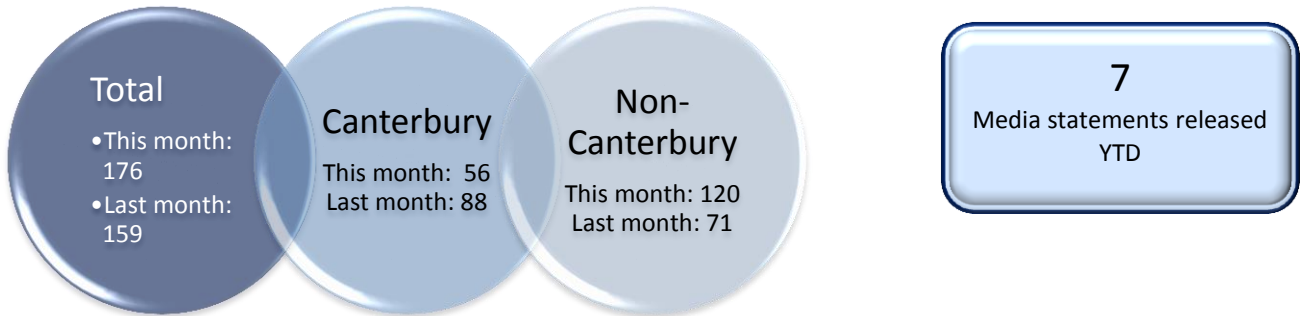
The top two graphs are an amalgamation for all events and are indicative only (not SoPE measures)

The YTD (year to date) bars represent the cumulative year to date percentage of those respondents that are either satisfied with or agreed to the question asked.

Section 5 - Media

EQC continued its proactive engagement with the media in September with the release of three media statements. The total number of media articles increased to 176 (from 159 last month) with the majority of articles focusing on Non-Canterbury events and issues.

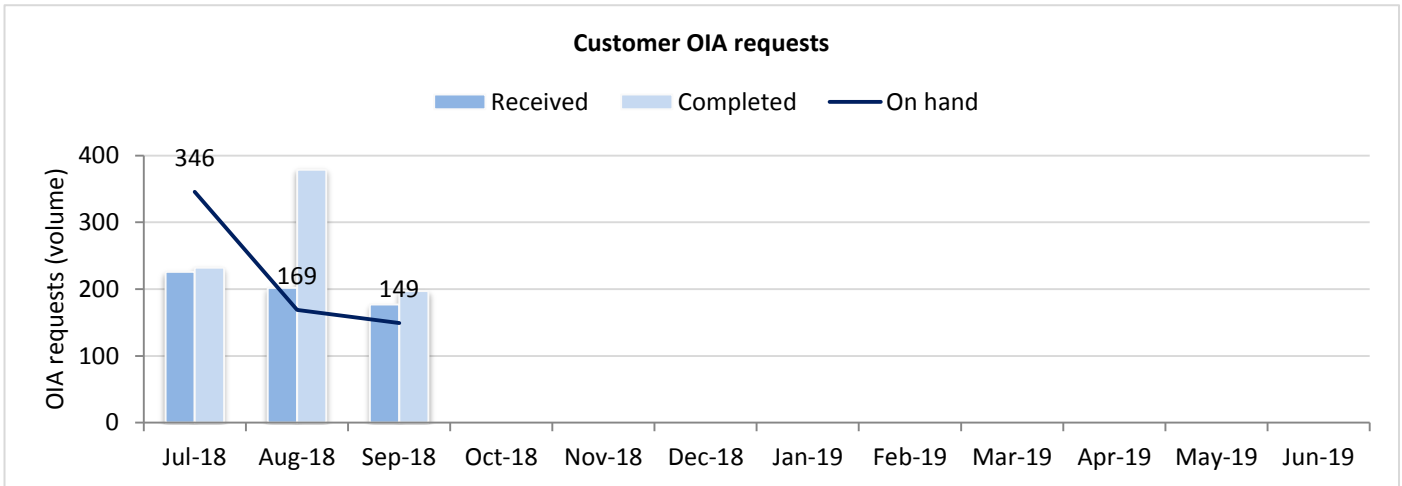
Media articles



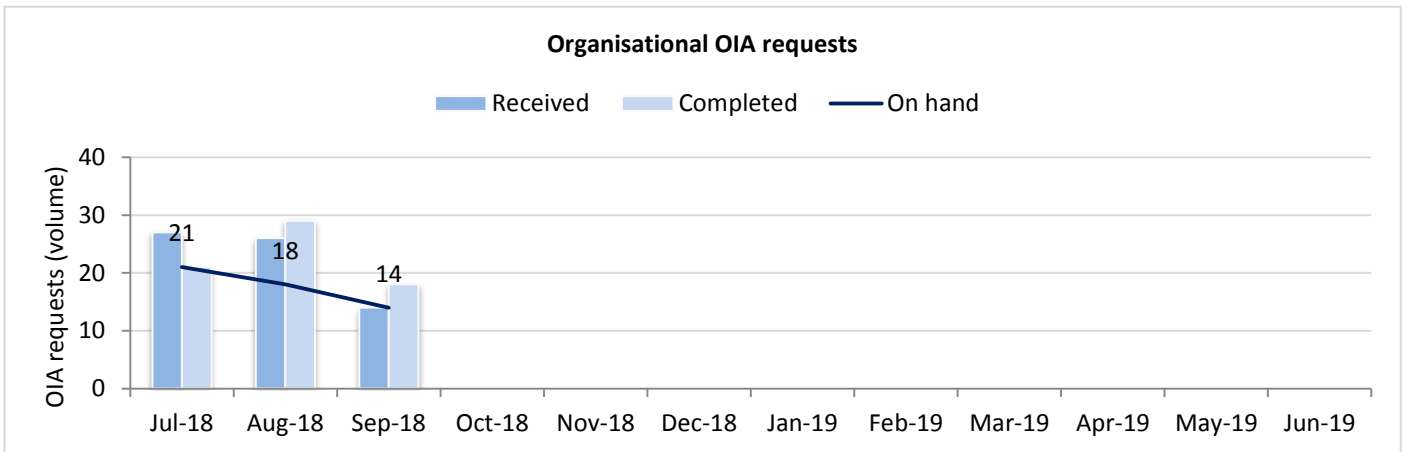
EQC issued three media statements in September (EQC sponsored schools virtual field trip, statement on the Goodier landslip case and promotion of the Be Prepared web page and messages to homeowners). Other media issues relating to EQC were the cost of settling Canterbury remedial claims, the Goodier landslip legal case and the first reading of the Canterbury Earthquake Tribunal Bill.

Section 6 - Official Information Act (OIA) Requests

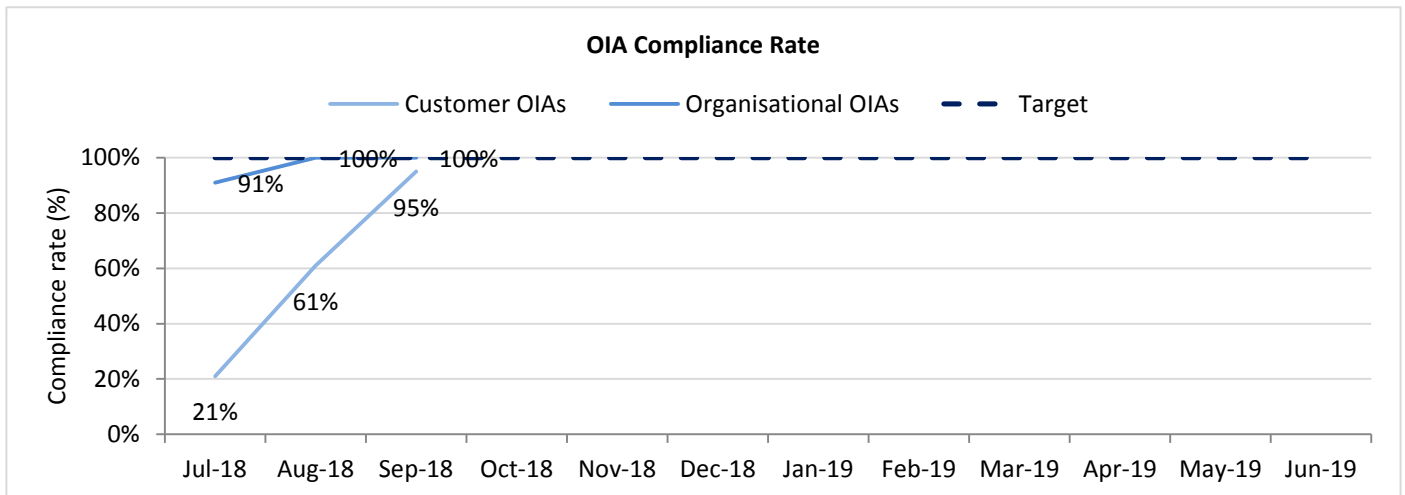
High completion rates and low inflow of OIAs has resulted in low numbers of outstanding OIAs on hand at the end of September. This positive performance progress increased compliance for the Customer OIA by 34 percentage points since last month to 95%. Organisational OIA compliance rate remains at 100%.



The Customer OIA team received 177 OIAs this month, in addition to the 169 OIAs on hand from last month. They have completed 57% of these, leaving 149 on hand at the end of September. Complexity of OIA cases was higher this month which accounts for the lower completion number as compared to August.



The Organisational OIA Team received 14 new high level OIAs (in addition to the 18 they had on hand last month). This month they have resolved over 56% of all OIAs, leaving 14 OIAs on hand.

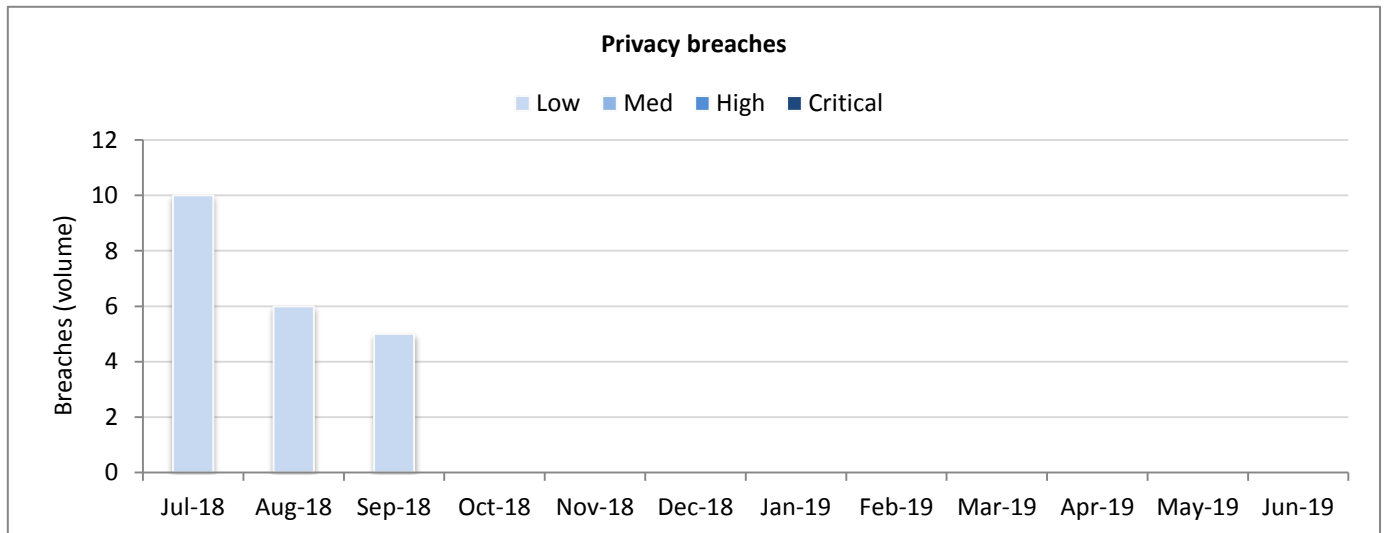


The Organisational OIA Team maintains its 100% compliance rate this month and expect this rate to be ongoing.

Compliance has increased significantly for the Customer OIA team finishing the month with 95% compliance rate (up from 61% in August).

## Section 7 - Privacy breaches

We keep seeing a decrease in the number of privacy breaches. This month, the number of breaches decreased by one from last month and sits at 5 low level breaches as at the end of September.



For the month of September, the Risk and Compliance Team recorded 5 privacy breaches (all low level)

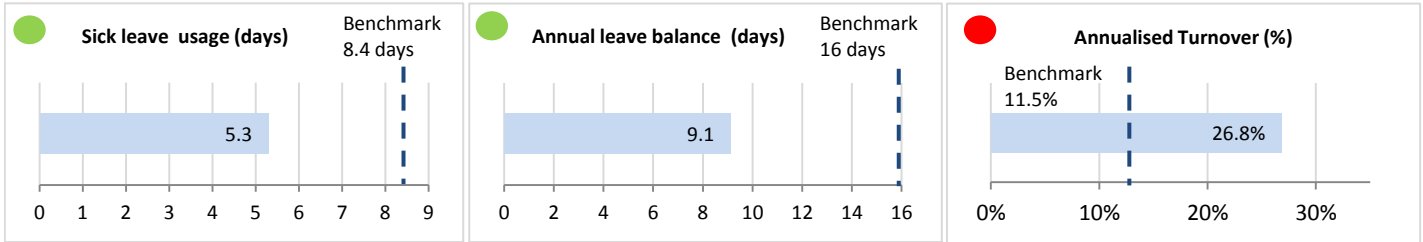
Breaches this month consist of: incorrect documents sent out (2); incorrect email addresses used (1); incorrect postal address used (1); information disclosed during a phone call (1). Where appropriate unauthorised recipients were asked to delete, destroy or return information they received in error and a request made to Service Desk to remove documents incorrectly uploaded to claims.

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

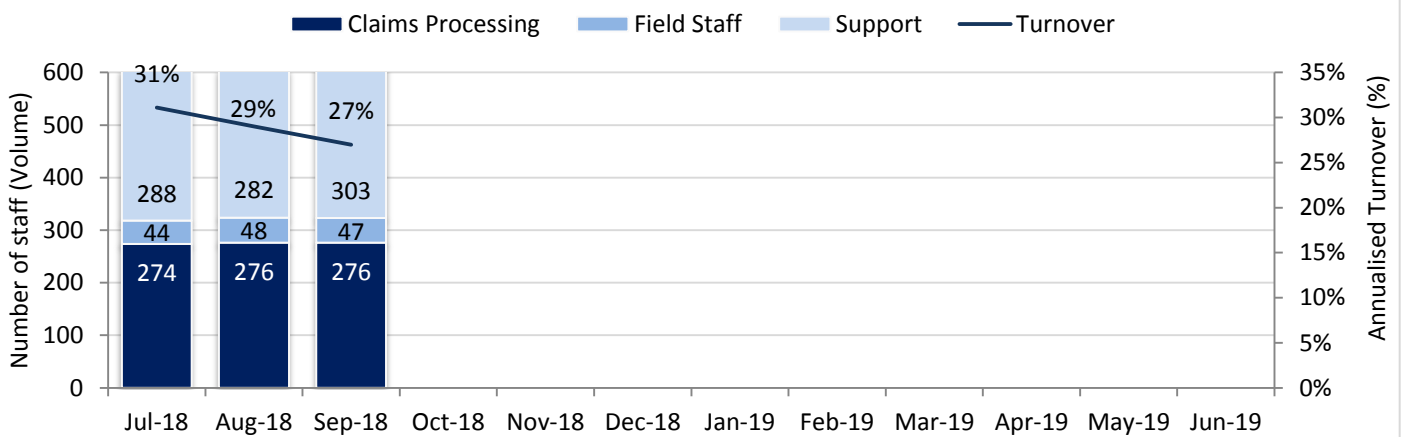
Section 8 - HR Operations

Annualised turnover continues to decrease to record lows. Sick and annual leave both increased slightly, although still below public sector averages - this is expected given the tail end of the winter months.

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

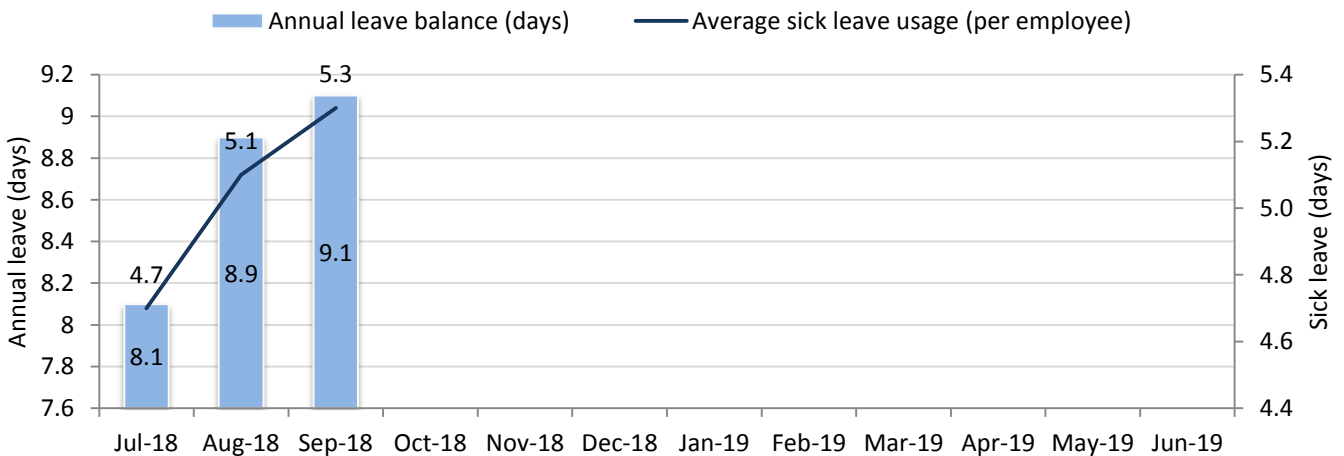


Headcount and Annualised Turnover



Headcount for the organisation held steady this month, with only minor variations internally. While the number of permanent employees continue to increase, the annualised turnover rate continues to decrease.

Annual and Sick leave



Both annual leave balance and sick leave usage have increased from last month, which is expected as the winter ailments come to an end. The average sick leave usage increased to 5.3 days (up from 5.1 days in August) and tracks below the public sector benchmark of 8.4 days. Similarly, the average annual leave balance increased to 9.1 days (up from 8.9 days in August) and is well below the 16 days benchmark.