

# Monthly Performance Dashboard

## November 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 overlayed 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

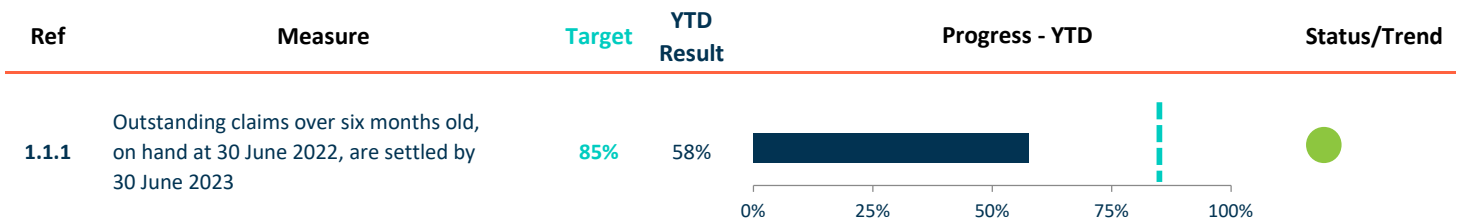
#### Output 1.1: Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

**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 initiatives.

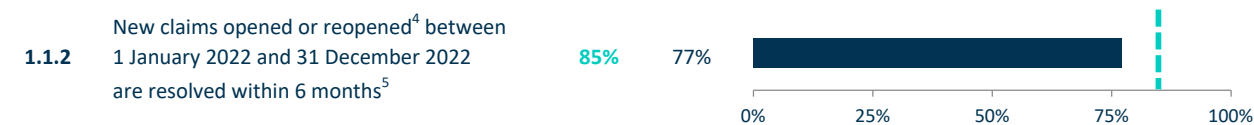
#### Performance measures | Timeliness



#### 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 161 (58%) of the 279 claims that were outstanding (over 6 months old) as at 30 November 2022, lodged during the period January-May 2022.



#### Commentary

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

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

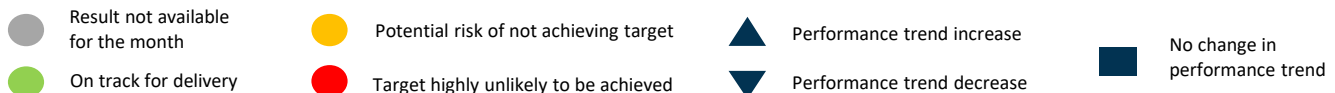


Performance measure	Standard	Result
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%
EQC will provide reporting to the Treasury as specified in Schedule 4 of the On-Sold Canterbury Properties 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.

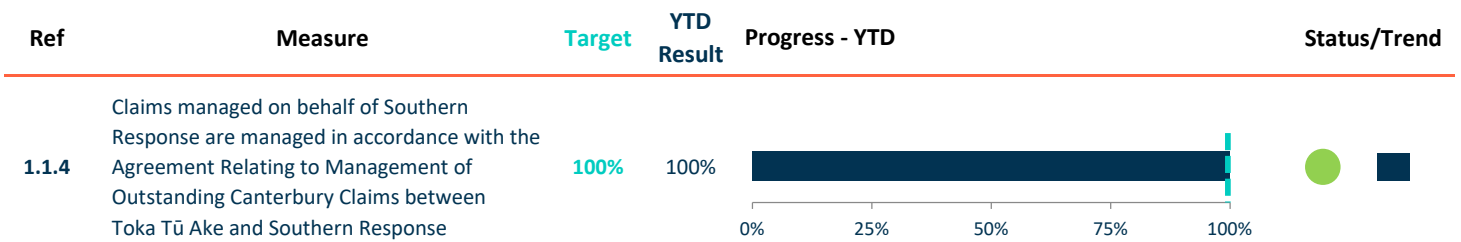
#### Key:



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

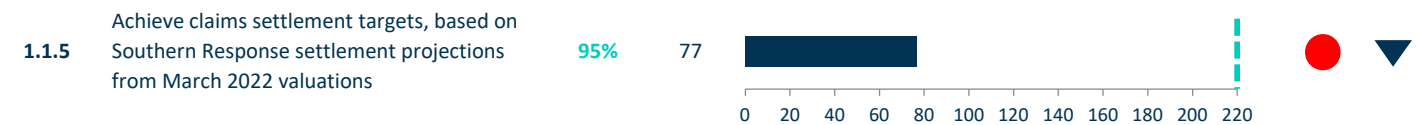
### Output One - Recovery after an event (cont.)

#### Performance measures | Timeliness



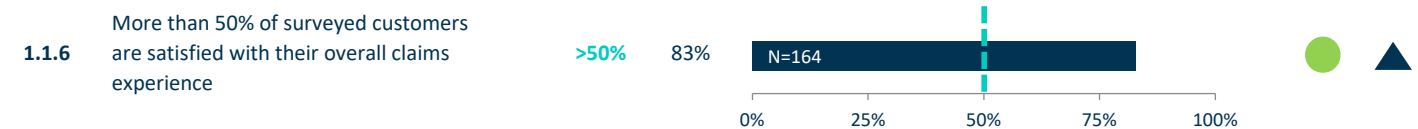
#### Commentary

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.



#### Commentary

In the FYTD, performance against SOPE measure 1.1.5 is tracking behind expected performance to meet target. To date, 77 (35%) 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.

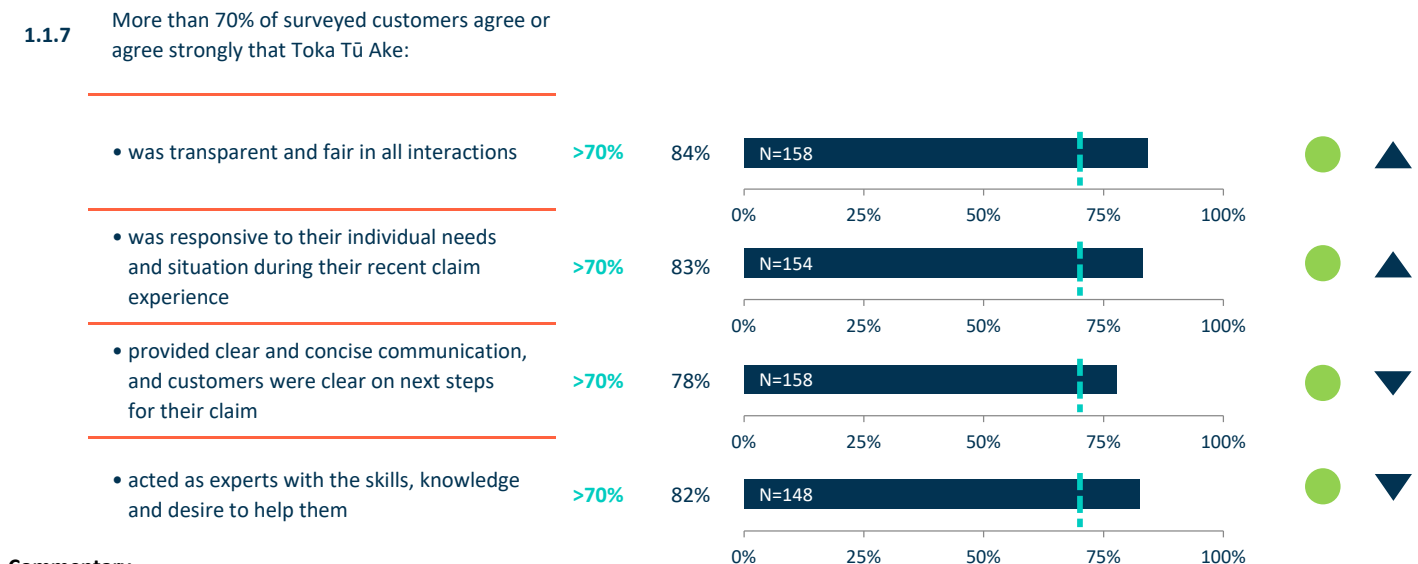


#### Commentary

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:

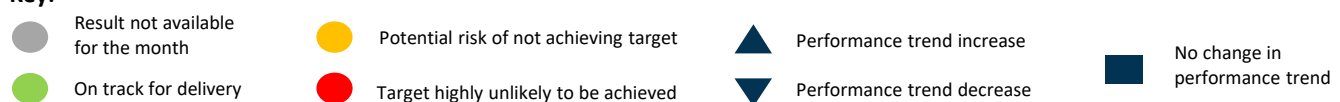


#### Commentary

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.

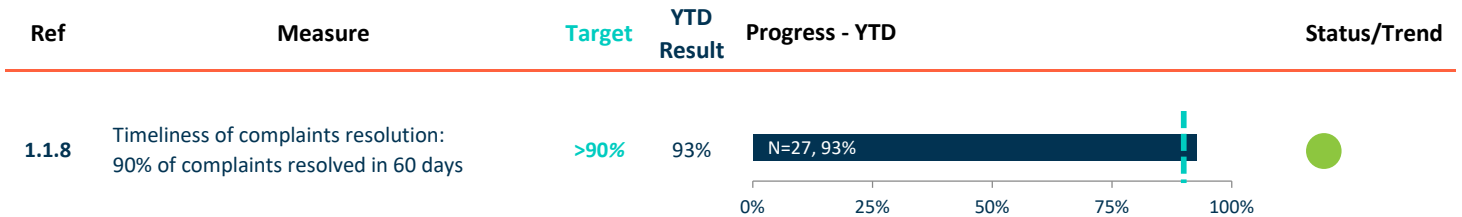
#### Key:



## 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 27 complaints relating to Canterbury claims received to date, 25(93%) have been resolved within the target timeframe.



## Commentary

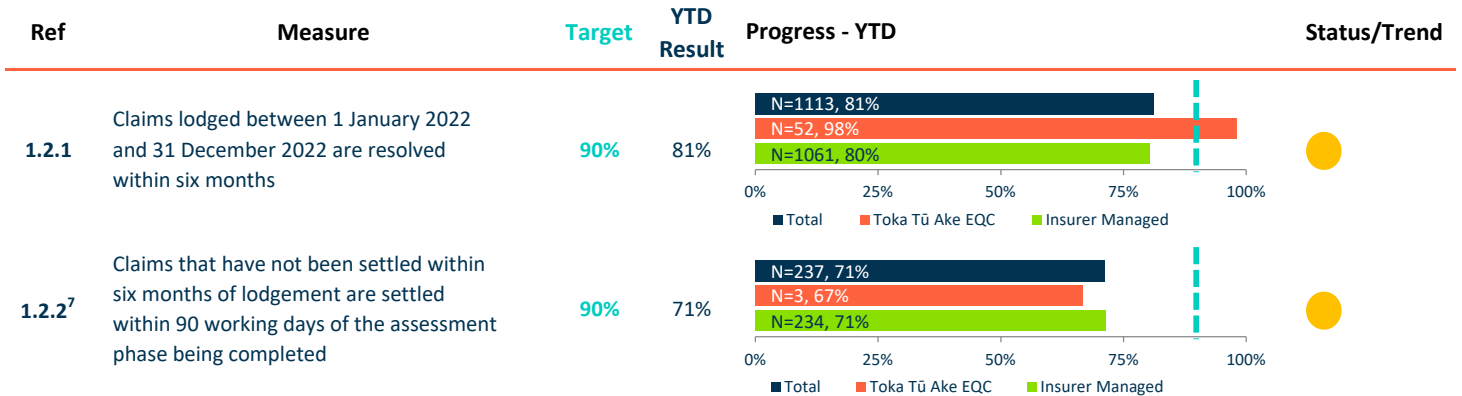
In the FYTD, performance against SOPE measure 1.1.9 is tracking ahead of expected performance to meet target. Of the 786 in-scope claim closures during January-May 2022, 10 claims (1%) have since been reopened.

## 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, 904 (81%) claims of the 1113 in-scope claims lodged during January-May 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, 2 (67%) of the 3 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 234 claims within scope this month. Of these, 167 (71%) have met the measure with 67 not passing, as the claim remained open or closed more than 90 days after the assessment phase. This month's result is an increase on the 70% reported last month.

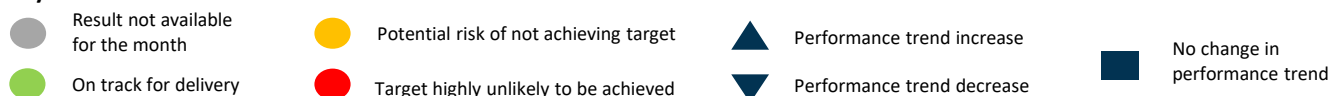
## Explained: 'Insurer Managed' and 'Toka Tū Ake EQC Managed' claims

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%	62%		
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%	65%		
	• was responsive to their individual needs and situation during their recent claim experience	>70%	63%		
	• provided clear and concise communication, and customers were clear on next steps for their claim	>70%	69%		
	• acted as experts with the skills, knowledge and desire to help them	>70%	71%		

#### Commentary

In the FYTD, performance against SM 1.2.3 is tracking behind expected performance required to meet target with a YTD result of 62%. (cf. 59% Sep-22)  
 SM 1.2.4a - *transparent and fair interactions* is tracking behind expected performance required to meet target with a YTD result of 65%. (cf. 63% Sep-22)  
 SM 1.2.4b - *responsiveness* is tracking behind expected performance required to meet target with a YTD result of 63%. (cf. 59% Sep-22)  
 SM 1.2.4c - *clear and concise communications* is tracking behind expected performance required to meet target with a YTD result of 69%. (cf. 65% for Sep-22)  
 SM 1.2.4d - *acted as experts with knowledge* is tracking ahead of expected performance required to meet target with a YTD result of 71%. (cf. 69% for Sep-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%	95%		
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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 95%.  
 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
- 97% of Insurer managed claims have been resolved within 60 days (N=33).

**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.

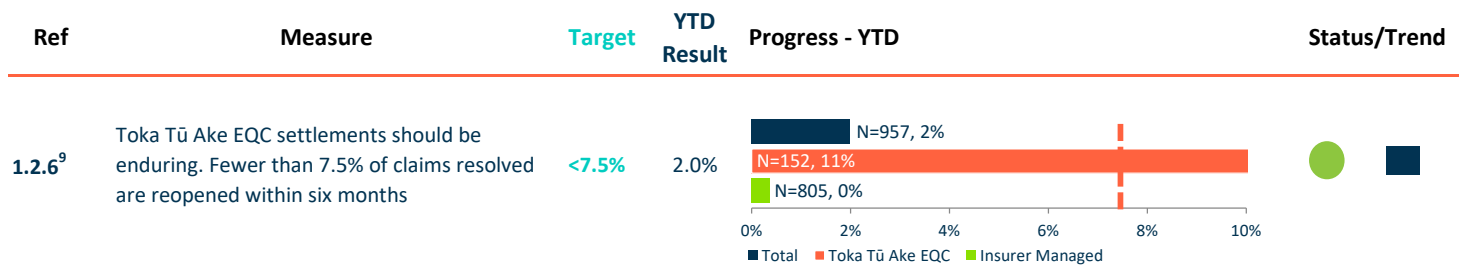
#### Key:

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

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

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

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



## Commentary

In the FYTD, overall performance against SM 1.2.6 is in line with expected performance to meet target, with a YTD result of 2%.

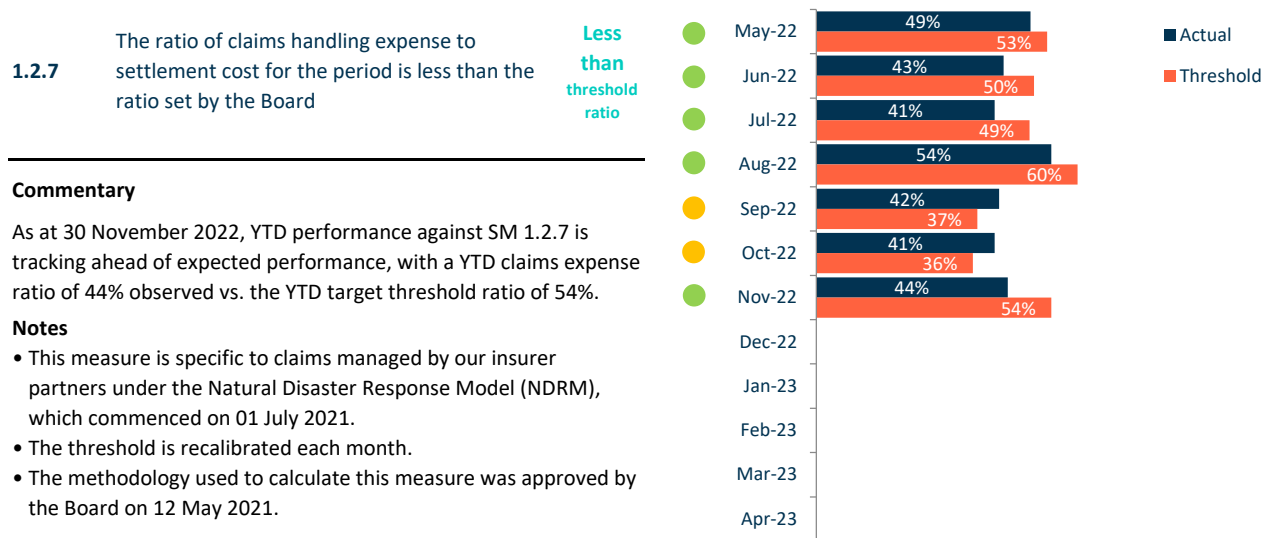
Of all claim closures during January-May 2022:

11% of Toka Tū Ake EQC-managed claims were reopened within 6 months of closure (N=152); and

0% of Insurer managed claims were reopened within 6 months of closure (N=805).

**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



## Commentary

As at 30 November 2022, YTD performance against SM 1.2.7 is tracking ahead of expected performance, with a YTD claims expense ratio of 44% observed vs. the YTD target threshold ratio of 54%.

## Notes

- This measure is specific to claims managed by our insurer partners under the Natural Disaster Response Model (NDRM), which commenced on 01 July 2021.
- The threshold is recalibrated each month.
- The methodology used to calculate this measure was approved by the Board on 12 May 2021.

<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)

## Key:

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

## 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: • of good or excellent quality • relevant and focussed on the outcomes of the Resilience Strategy	>75%		Results expected May/ Jun-23 0% 25% 50% 75% 100%	●
2.1.2	Percentage of stakeholders surveyed agree or strongly agree that Toka Tū Ake EQC: • is contributing to driving progress in resilience to natural hazards; • is an engaged and supportive partner	>75%		Results expected May/ Jun-23 0% 25% 50% 75% 100%	●

## Output 2.1 | Performance measures | Quantity

	Percentage of the public surveyed <sup>13</sup> who say:				
	• they thought about potential risks of natural hazards when buying or looking to buy a property	>75%	88%	N=254, 88% Q2 result due Dec-22 0% 25% 50% 75% 100%	●
2.1.3	• they are aware they can take action to make their homes safer and stronger for disaster events	>60%	67%	N=1002, 67% Q2 result due Dec-22 0% 25% 50% 75% 100%	●
	• 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>	>55%	57%	N=662, 57% Q2 result due Dec-22 0% 25% 50% 75% 100%	●
2.1.4	Number of formal, evidence-based submissions made on relevant (natural hazard risk) policies, plans, or initiatives or local government statutory plans	5	0	Results expected May/ Jun-23 0 2 4 6 8 10	●
	Reviewer commentary that submissions are: • of good quality • on matters relevant to natural hazard risk reduction				

<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 action (excludes those who said not applicable).

## Key:

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














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

## Output Two - Resilience








## Output 2.2: Innovating through technology to enhance loss modelling and public understanding of natural hazard risk

## Performance measures

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.2.1	Deliver the following milestones for loss modelling:				
	• Implement the new National Seismic Hazard Model in PRUE <sup>16</sup>	as per milestones			
	• Implement new earthquake fragility models in PRUE				
	• Agree a forward loss modelling strategy with GNS and NIWA				
2.2.2	Deliver the following milestones for the Risk and Resilience Portal:				
	• Establish an online register that provides the public with information on Toka Tū Ake EQC claims for individual residential properties	as per milestones			
	• 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:

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


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

## Output Three - Risk Financing







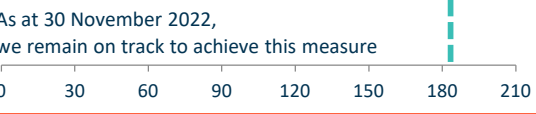

## Output 3.1: Maintain a reinsurance programme that supports Toka Tū Ake EQC's delivery of affordable residential natural disaster insurance protection

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%		 <p>Budget YTD, 224.0m</p> <p>224.8</p> <p>Levies collected YTD (\$m)</p>	
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		 <p>As at 30 November 2022, we remain on track to achieve this measure</p>	

## 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 and Insurers, has started finalising a proposed response strategy for a Mt Taranaki volcanic eruption scenario. The working group commenced work activities mid-August and a completed draft response strategy is in the final review stage. Submission of the response strategy to RLGG for endorsement will occur mid Dec 2022. Planning for a Wellington catastrophic earthquake response strategy has started with work expected to kick off in earnest 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.				
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**Target:** Achievement of target by 30 December 2022.









## Comment

## 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

4.4	Moderate and high-risk issues identified through the Insurer Response Model Assurance Framework have an agreed and documented action plan to address those issues (including timeframes), and relevant actions have been completed within the agreed timeframes	95%		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.	
4.5	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	100%	 	<b>Recommendation 5.1.3</b> ON TRACK for implementation by 24 December 2022  <b>Recommendation 6.1.3</b> Refer to commentary below	 
<b>Comment</b> We continue to make steady progress implementing the Public Inquiry recommendations:					
<b>Recommendation 5.1.3</b> 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. A draft of the final report has been received and internally reviewed with the final version expected by Christmas 2022.					
<b>Recommendation 6.1.3</b> 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 released to the public by June 2023 and the Board is aware this means we will miss the SoPE target delivery date for this measure.					
4.6	New Zealanders have increasing trust and confidence in Toka Tū Ake EQC			Not yet reportable - annual measure Result expected in May/ Jun-23	

<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:

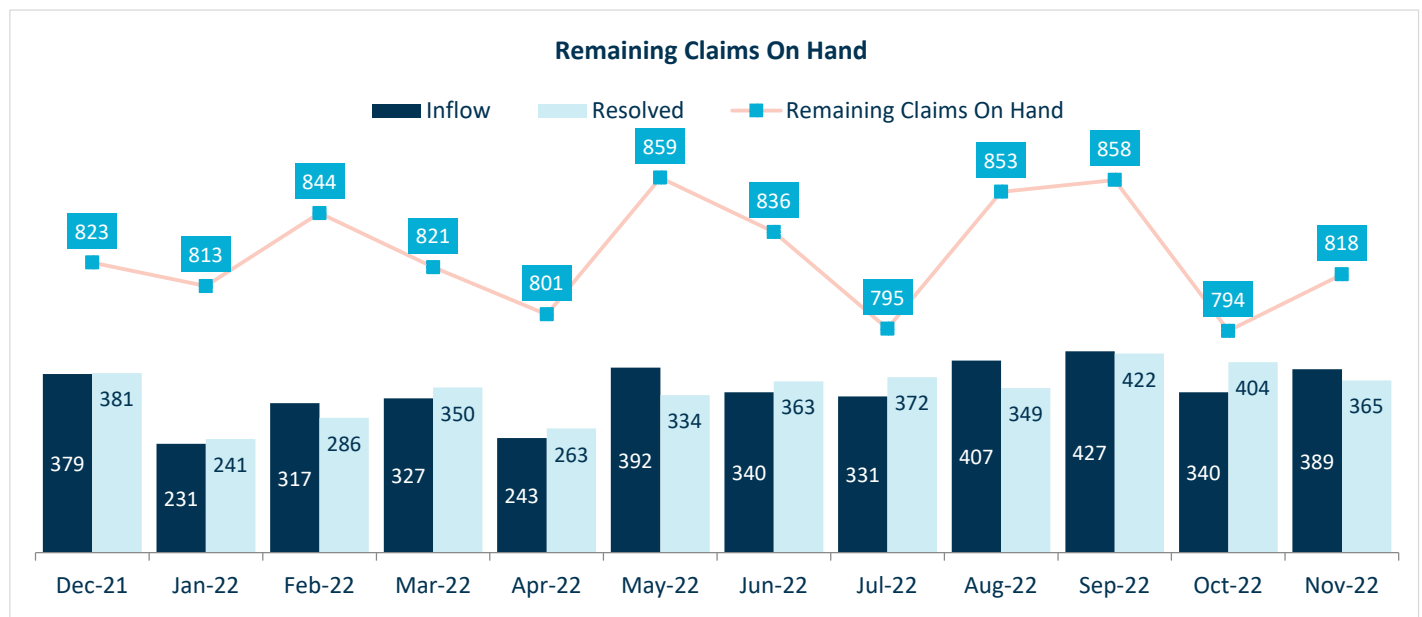
	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

## Section 2 - Canterbury

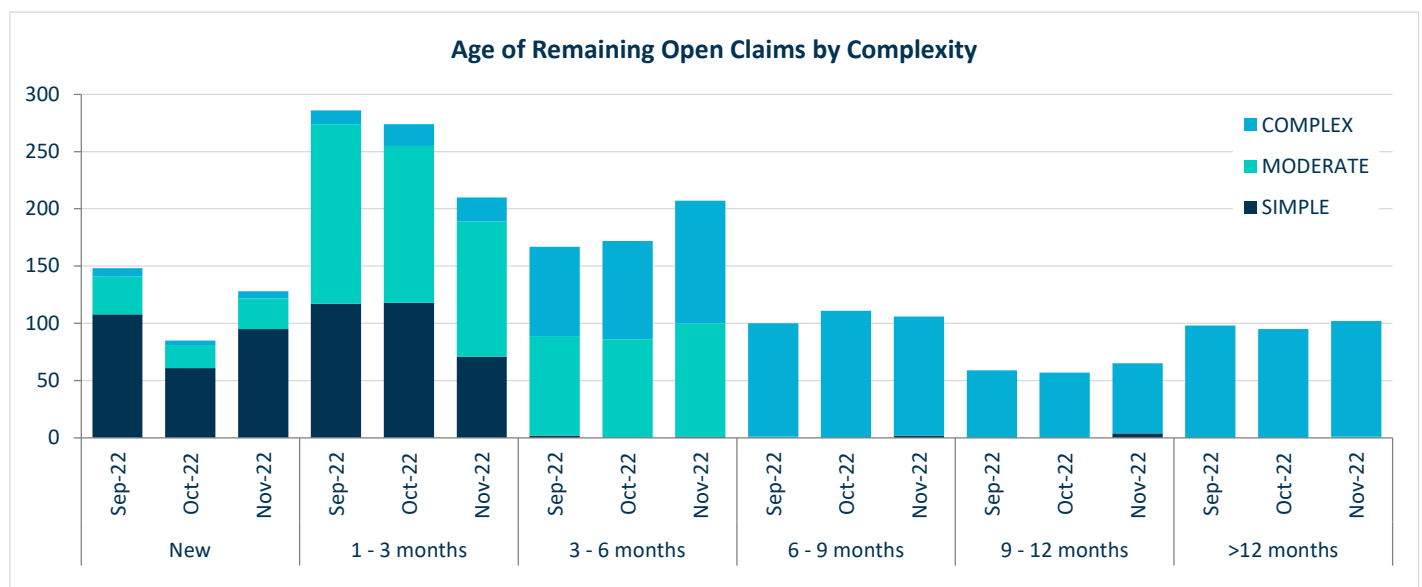
During November, 365 claims were resolved, offset by inflow of 389 claims. At month end we have 818 open Canterbury claims on hand, an increase of 24 since the end of October.

Across November, our population of open Canterbury Event Sequence claims rose to 818 (cf. 794 at EOM Oct-22). From a complexity viewpoint, the inflow profile remains unchanged, with 87% of this month's inflow categorised as 'simple' claims ie. all information is at hand to settle the claim. At month end, 81% of claims are closed within 3 months of reopening (cf. 86% as at EOM Oct-22). Of our remaining claims, just over 41% are <3 months old. Missed damage remains the top reopen category, accounting for just over 48% 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 rose above 100, rising to 102 (cf. 95 at EOM Oct-22), representing just over 12% of all open Canterbury claims. Transferral of claims that had already aged or were on the verge of aging beyond 12 months has impacted our ability this month to keep this population below 100. Meanwhile 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 365 claims resolved this month includes 5 claims open at 1 November, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,210 of which are excluded). A further 15 SRES MOU claims were settled, and 1 open claim was reassigned to Claims Assurance.



Resolution of aged claims continues to be a key priority for our settlement teams. During November, claims aged > 12 months increased by 7% (95 up to 102). While claims aged 3 - 12 months collectively increased by 11% (340 up to 378), claims aged < 3 months reduced for another month, by 6% (359 down to 338).

## Section 2 - Canterbury (cont.)

### Open Canterbury Claims by Reopen Reason

#### Missed Damage, 74.0%

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, 1.3%

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

#### Additional Payment, 4.3%

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, 1.1%

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



#### Repair Methodology, 7.0%

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.

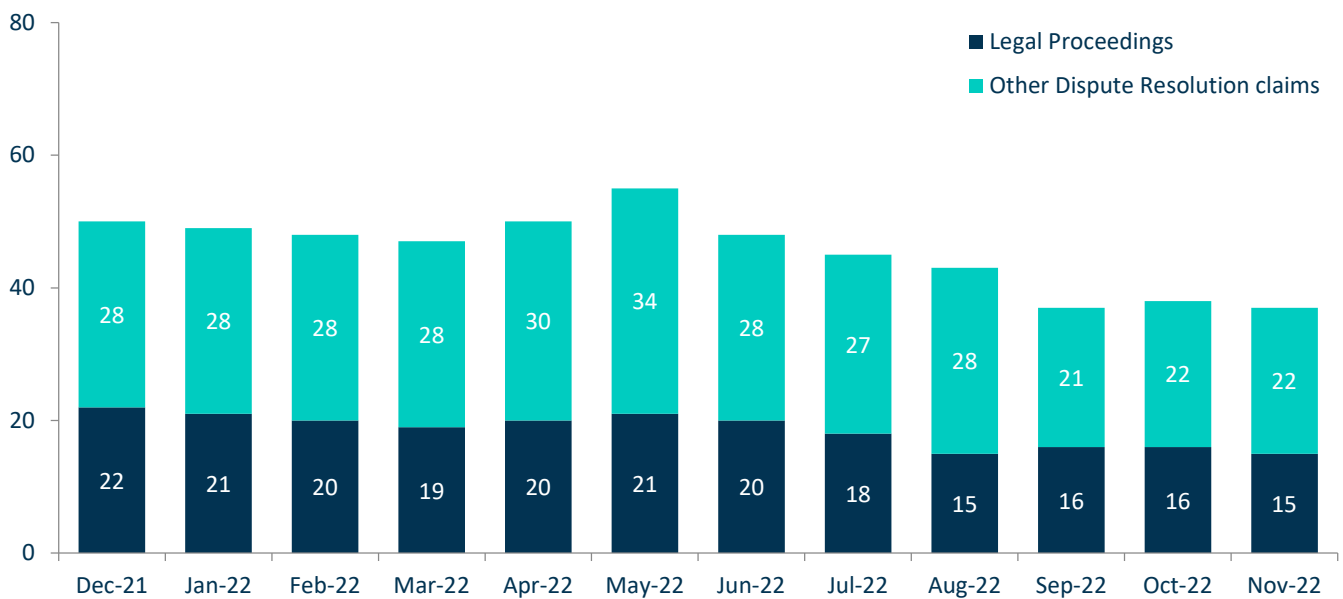
\* Methodology: determining a repair strategy for damage relating to Natural Disaster using appropriate qualified specialist assessments.

#### Repair Quality, 12.3%

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.

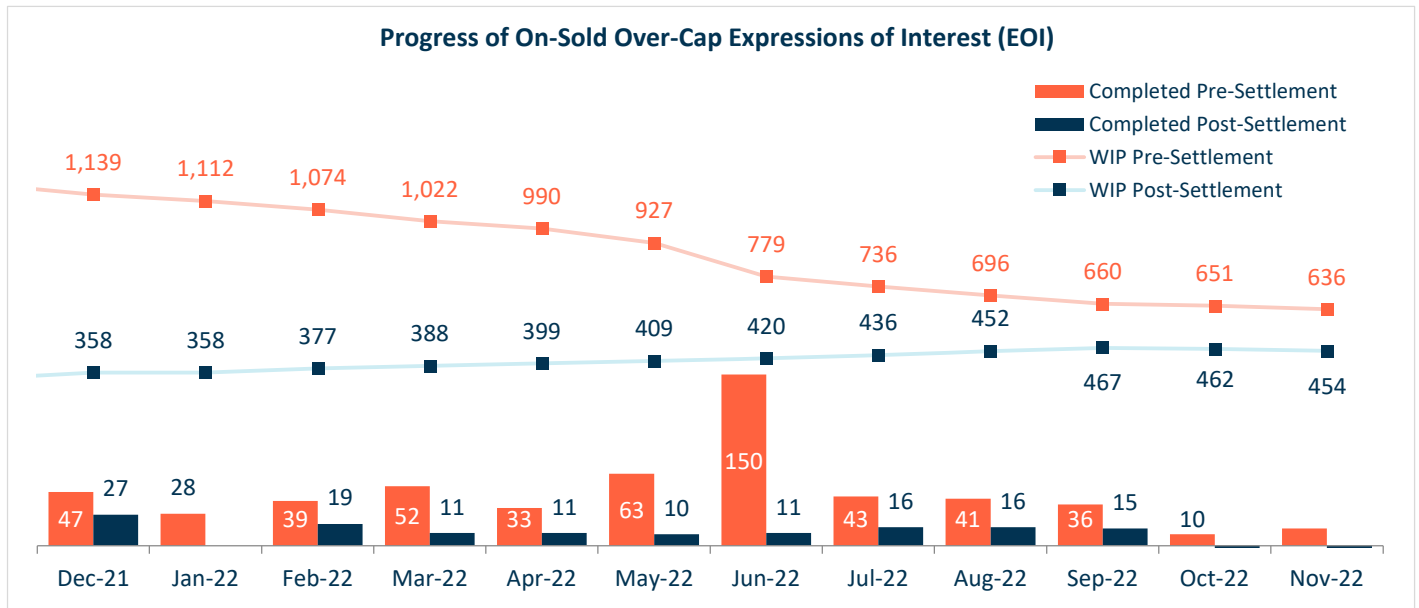
\*Note: Issues with repairs managed by the customer following cash settlement need to be resolved directly with the contractor by the

### Claims in Dispute



As at 30 November, 15 Canterbury claims remained subject to legal proceedings, down 1 since the end of October. Other claims with the Dispute Resolution team remained steady, unchanged from 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.

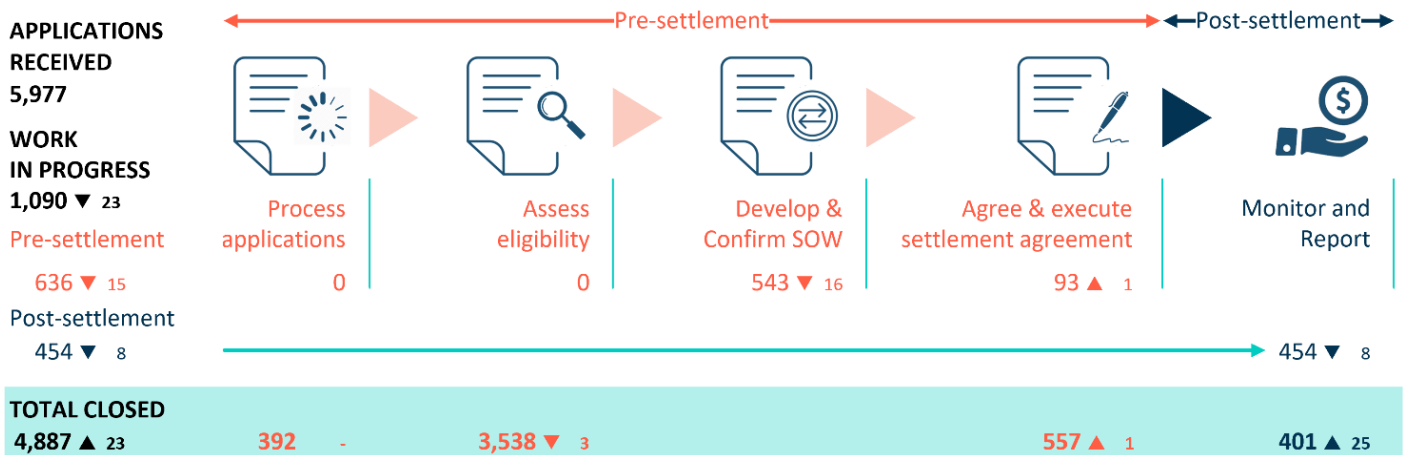
The chart below plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 5,341\* applications ('total closed' (4,887) + 'WIP post-settlement' (454)) of which:

- 1,411 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Completed – EQC Payment' (557) + 'Monitor and Report' (854));
- 769 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** - 636 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Pre-settlement'), including 84 Awaiting Agreements with Customers.
- Post-settlement** - 454 (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).

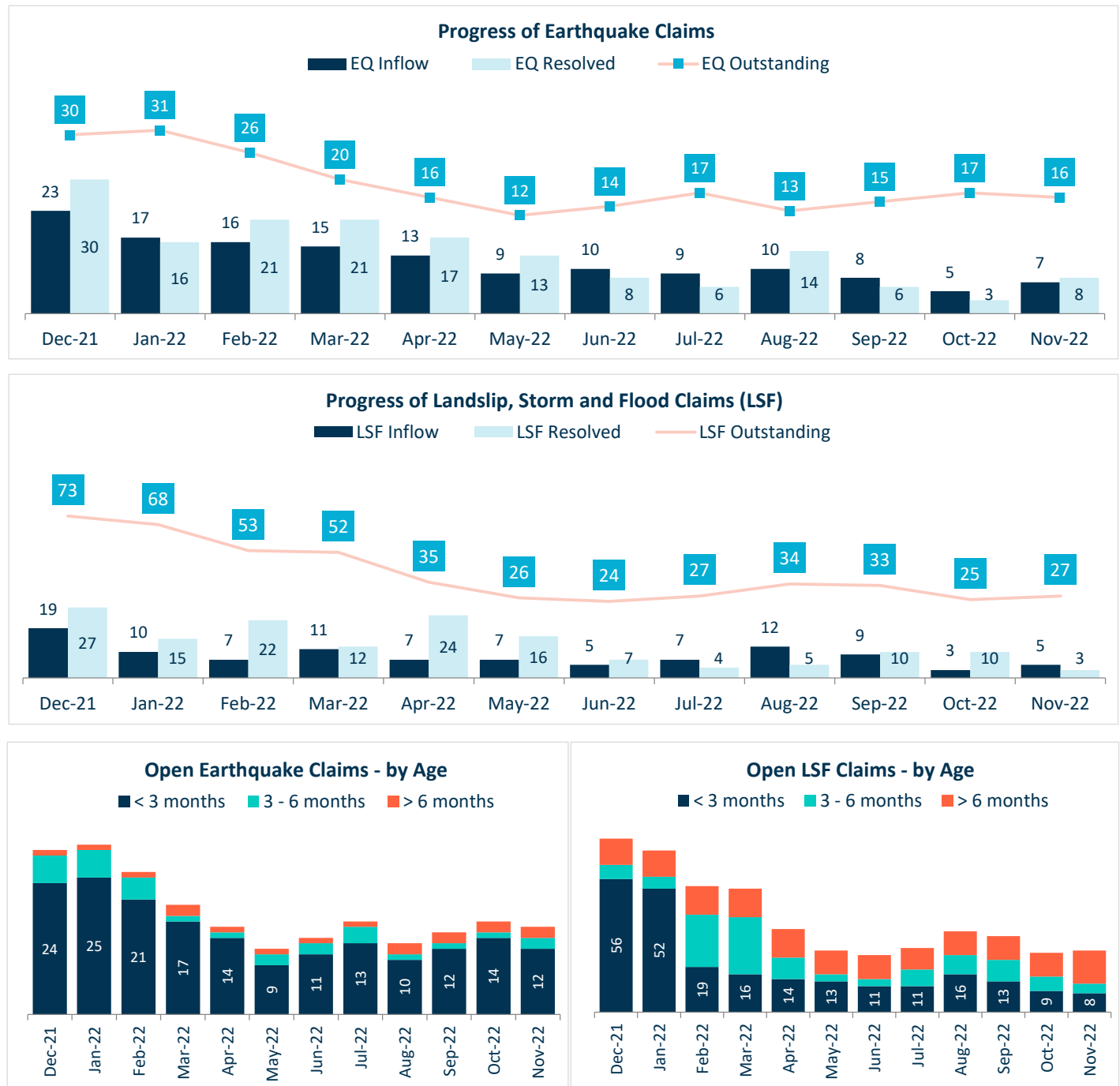


SOW - Scope of Works

## 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 12 new and reopened claims in November (cf. 8 for Oct-22). Of this, 58% were Earthquake (EQ) related and 42% 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 30 November 2022, we have received 5,045 Insurer managed claims (cf. 4,774 at EOM Oct-22) since NDRM commencement. Overall, 83% of these claims are Landslip, Storm and Flood damage claims (LSF). In the FYTD, 2,680 claims have been received, largely due to weather-related events (LSF claims), with significant weather events noted in previous reports. Of the claims received in the FYTD, 643 (24%) have been resolved and 2,037 remain open.

Across November, 225 claims were reported (cf. 247 reported in Oct-22), comprised of 37 EQ and 186 LSF related claims (cf. 86 EQ and 161 LSF for Oct-22).

Geonet reported that the m5.7 earthquake on 30 November, which resulted in strong shaking, was located in the Taupo region, at a depth of 9km. There were a number of light earthquakes felt during the month in the Taupo region, lower part of the North Island, and near Seddon. NIWA reported November as a soggy, thundery month, with rainfall above normal or well above normal for the majority of the North and South Island.



## 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 - December 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**

## 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.

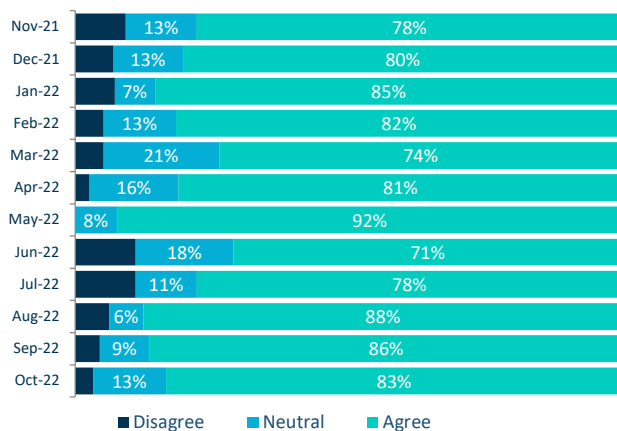
YTD results are as at 31 October 2022, as we report the YTD results one month in arrears due to the unavailability of results for the current month at the time of reporting.

### 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

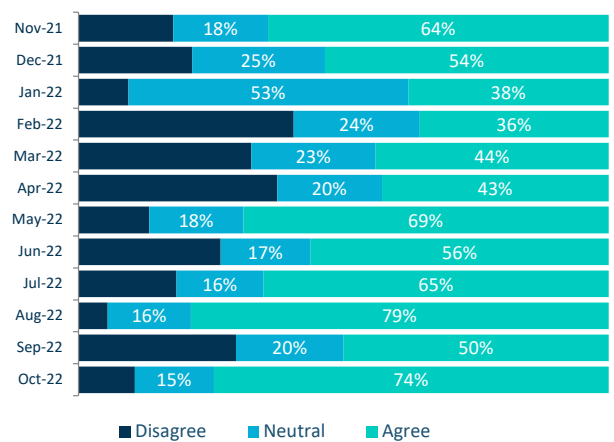


YTD result 84%

Target: &gt; 70%

Trend

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



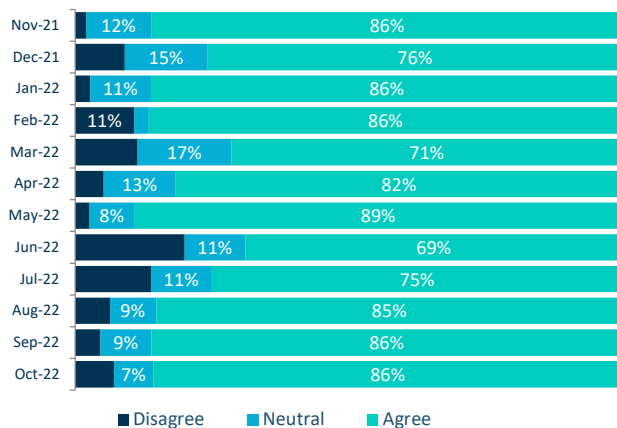
YTD result 65%

Target: &gt; 70%

Trend

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

#### Canterbury SoPE 1.1.7b

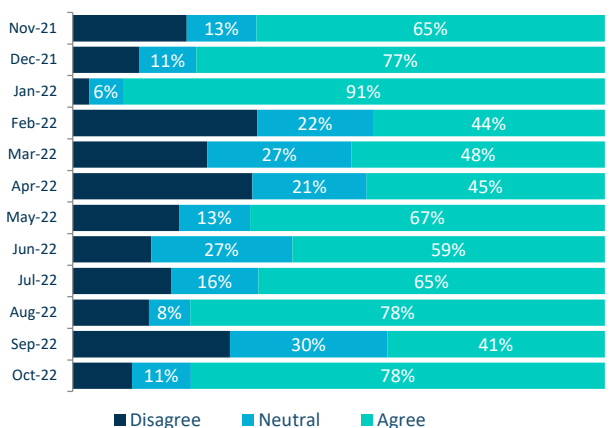


YTD result 83%

Target: &gt; 70%

Trend

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



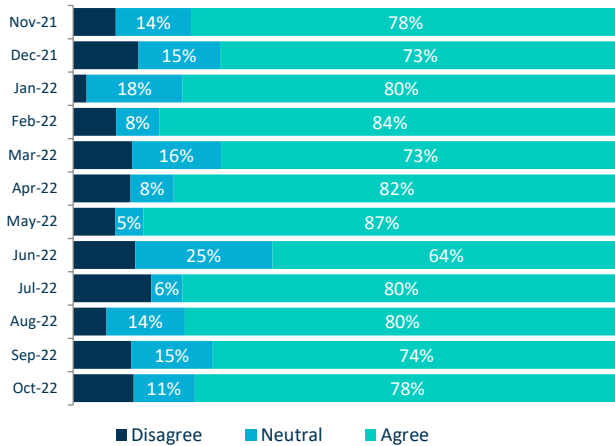
YTD result 63%

Target: &gt; 70%

Trend

## Section 5 - Customer Focus (cont.)

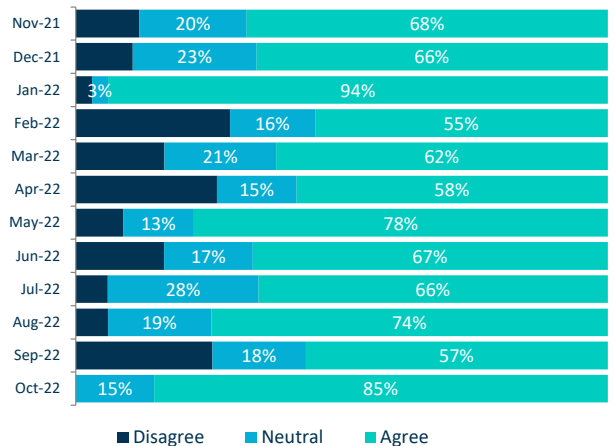
## Recent experiences: Quality of communications and customer clarity on next steps

Canterbury  
SoPE 1.1.7c

YTD result 78%

Target: &gt; 70%

Trend

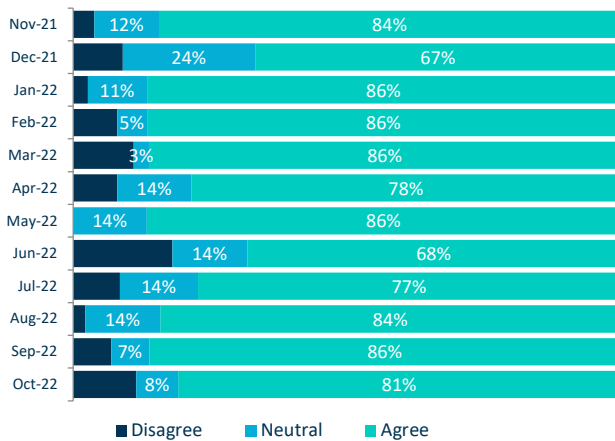
Natural Disaster Events (excl. Canterbury)  
SoPE 1.2.4c

YTD result 69%

Target: &gt; 70%

Trend

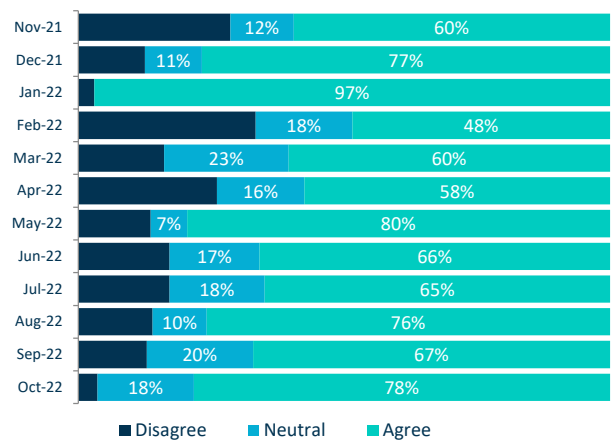
## Recent experiences: Demonstrating expertise and a desire to help

Canterbury  
SoPE 1.1.7d

YTD result 82%

Target: &gt; 70%

Trend

Natural Disaster Events (excl. Canterbury)  
SoPE 1.2.4d

YTD result 71%

Target: &gt; 70%

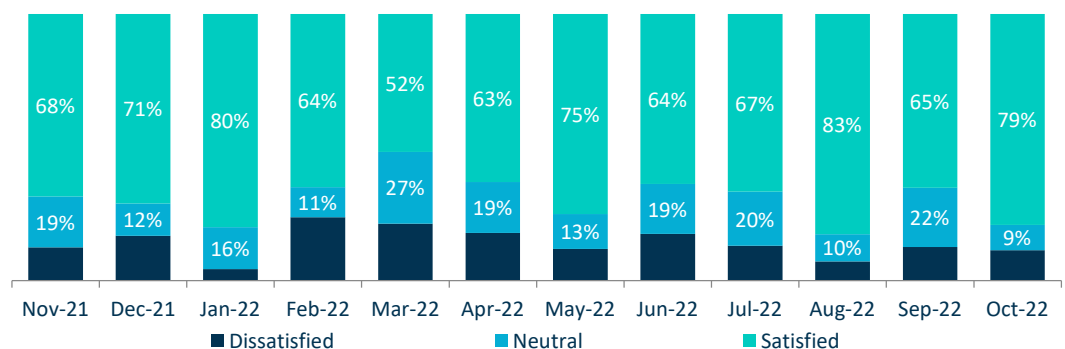
Trend

## 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

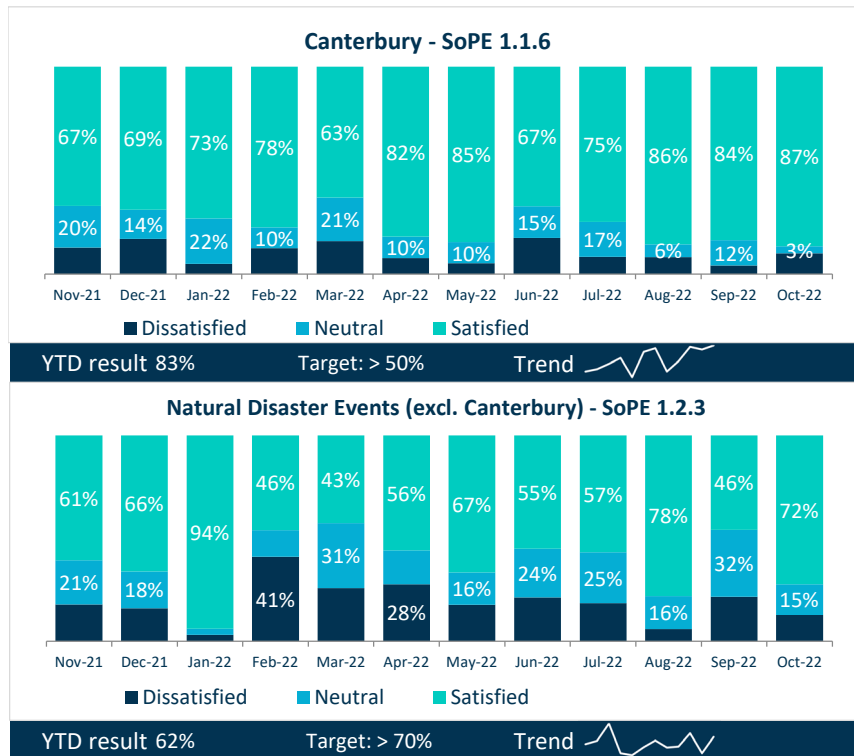


YTD result 73%

Trend

## Section 5 - Customer Focus (cont.)

## Overall claim experience by event response



## Our Canterbury customers

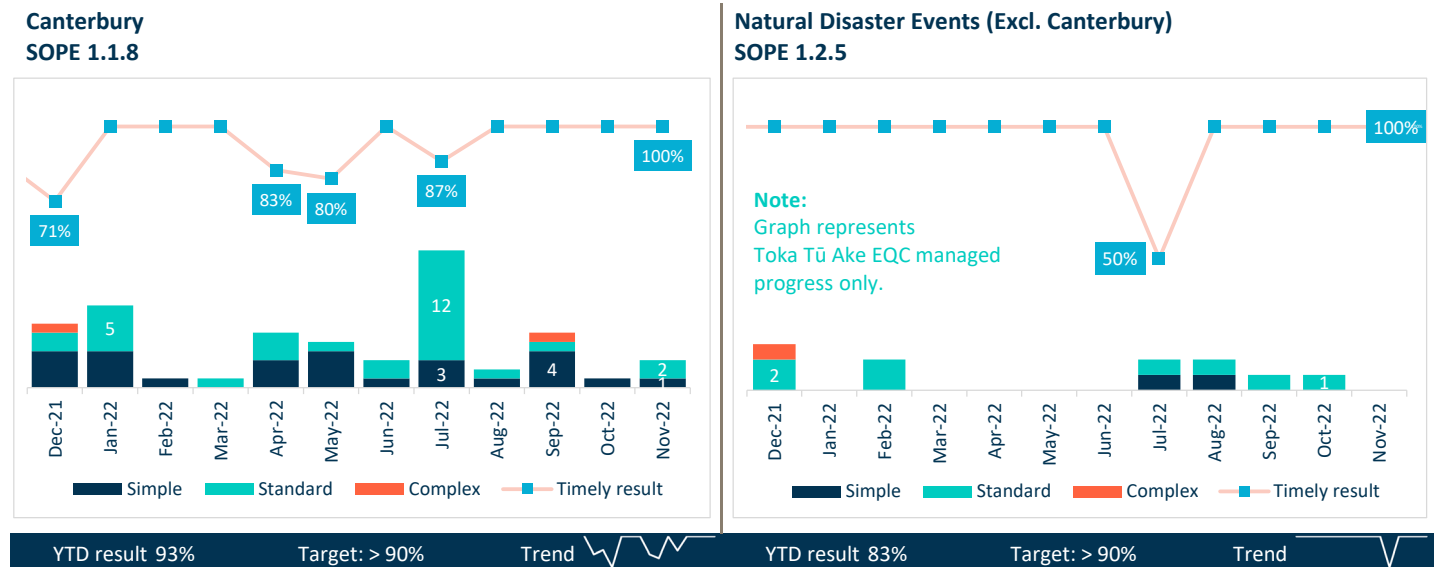
Across the YTD, satisfaction levels among our Canterbury customers with both their overall and recent experience continues to rise.

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

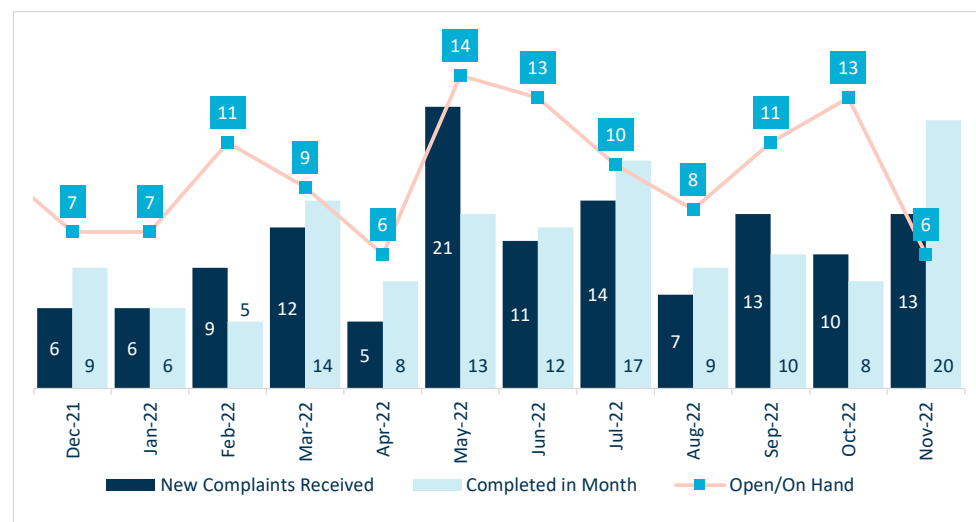
## Our Natural Disaster Events (NDE) customers

Across the YTD, satisfaction among our customers impacted by other natural disaster events has partially following solid results across all measures for Oct-22. However, low sample sizes mean that our YTD results continue to be subjected to volatility.

## Timeliness of complaint resolution



## Progression of customer complaints



Overall this month, we received 13 new complaints offset by the 20 resolved complaints, leaving 6 open complaints on hand at month end.

**Insurer managed claims** -5 new complaints received this month and 12 resolved, leaving 4 open at month end.

**Toka Tū Ake EQC managed claims** - 8 new complaint received this month and 8 resolved, leaving 2 open complaints on hand at month end.

The complexity profile of our on hand complaints includes: simple (0); standard (1); and complex (1).  
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

	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22
Outbound - Inbound Ratio	9:91	8:92	9:91	12:88	9:91	12:88
Grade of Service	99%	95%	82%	88%	88%	89%
Abandonment Rate	1%	2%	4%	2%	2%	1%
Roll Over No Answer	11	49	100	48	44	32
Total Calls	1,820	2,009	2,499	2,277	2,173	2,051
Total Email and Post	2,168	2,383	2,478	2,168	2,103	1,968

## 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 to provide the information that is most suitable for our business and provides us with more direct control as to where and when we reorientate our listening engine.

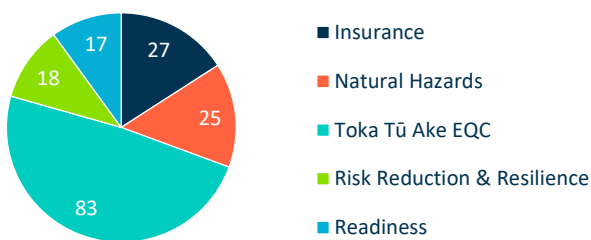
While the new platform provides different options as to where we orientate our listening engine to, there are some limitations compared to our previous Isentia reporting. Given that the platform has only recently been introduced there will be a period of adjustment as we configure our reporting to ensure our analysis meets the requirements of Toka Tū Ake EQC.

### Traditional media coverage across the month

Media coverage around Toka Tū Ake EQC in November was largely positive (48%) or neutral (39%), with 13% negative.

Coverage this month was dominated by the reading of the Natural Hazards Insurance Bill. Also of note was coverage generated by an interview of our Chief Resilience and Research Officer on the risk of building homes in high risk areas.

Traditional media coverage this month



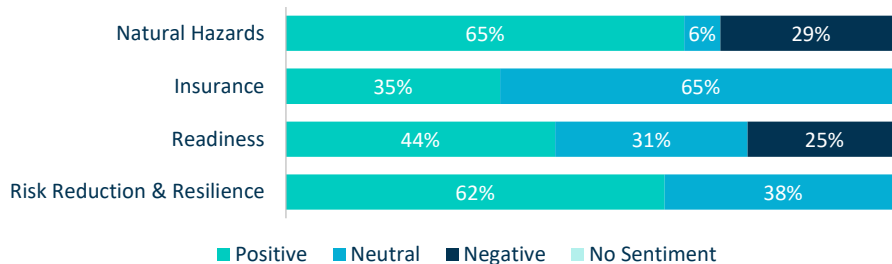
### Coverage themes & overall sentiment this month

As noted above, sentiment this month was a mix of positive and neutral stories, with a rise in negative stories compared to last month. Negative coverage stemmed from sources reporting about the Holiday Act remediation payments, a public letter to a newspaper regarding our name change and news coverage about a claims dispute with Toka Tū Ake EQC linked to Napier flood land damage two years

### Sentiment of traditional media coverage across the month

Sentiment of coverage across our four themes was predominantly either positive or neutral, with some negative sentiment arising across our Natural Hazards and Readiness themes.

Sentiment of media coverage this month



### What generated coverage this month?

The reading of the Natural Hazards Insurance Bill dominated coverage in November. Other key stories were from our Chief Resilience and Research Officer, who was interviewed on Newstalk ZB about the risk of building homes in high risk areas, which was also picked up by the New Zealand Herald.

Of our three media releases this month, each were shared by at least one other media organisation. One of these releases was a research article, covering the risk of landslide dams on the West Coast, which was published in four other outlets.

### Social media reporting

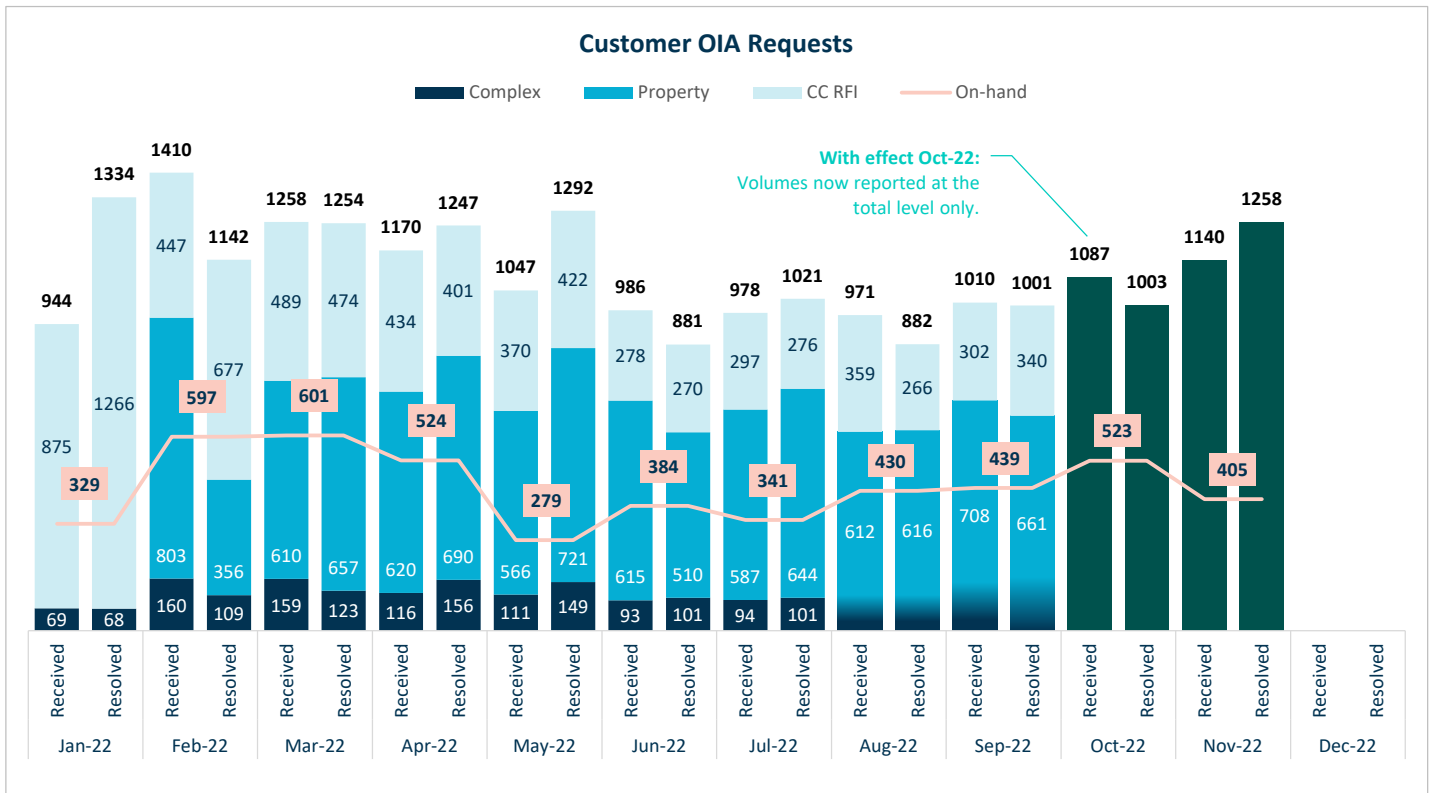
We've put a hold on our social media reporting as we continue to embed the new Fuseworks media analysis platform into our reporting environment. We anticipate that we'll reintroduce our social media analysis reporting in the new calendar year.

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

From the start of the current financial year, reporting on customer requests for information has been widened to include all information requests we receive from customers.

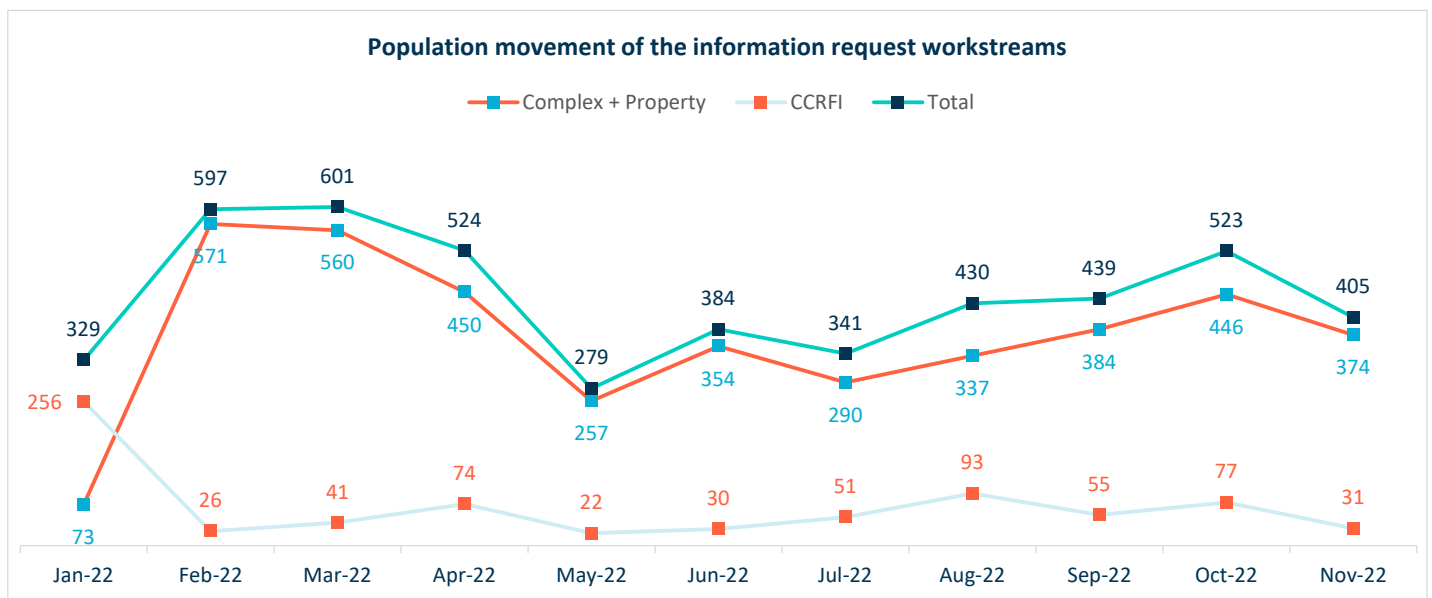
Our widened reporting encompasses two other information request workstreams. One of these workstreams is for information requests for property related files, which is processed under either section 31A of the Earthquake Commission Act 1993 or the Official Information Act 1982. The other workstream covers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

From October, we are now reporting received and resolved volumes at the total level and have moved away from reporting volumes at a workstream level.

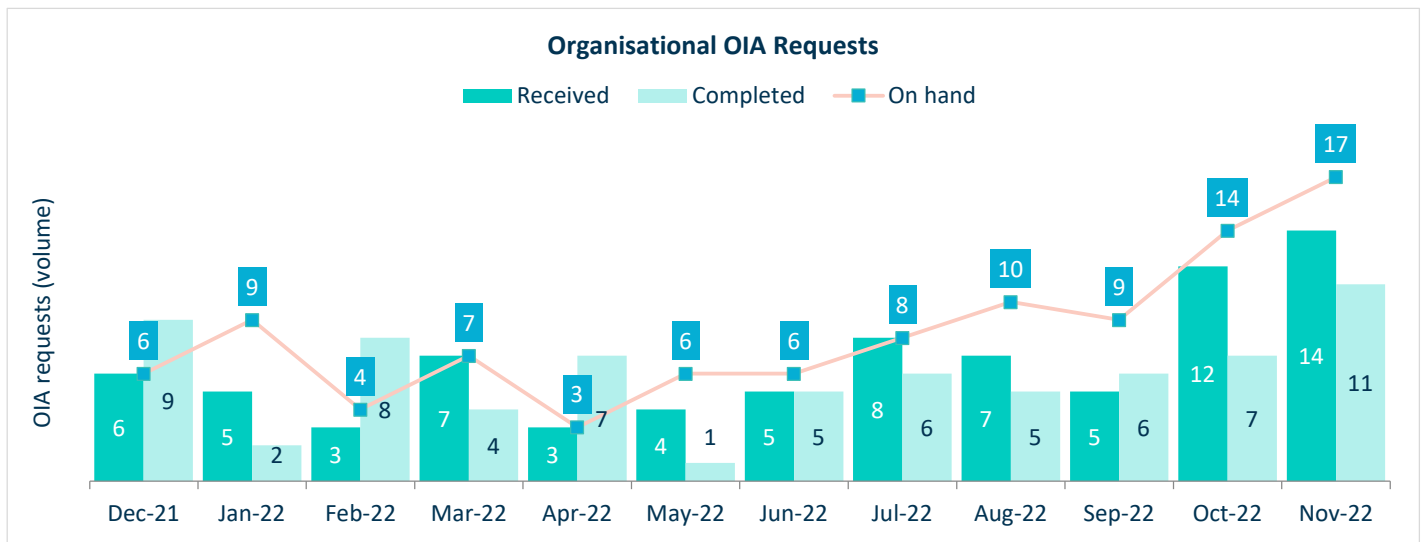


This month, our Customer OIA and Contact Centre Teams received 1,140 new OIA requests (cf. 1,087 for Oct-22). Coupled with the 523 requests on hand from last month and resolution of 1,258 requests this month, we have 405 requests on hand at month end.

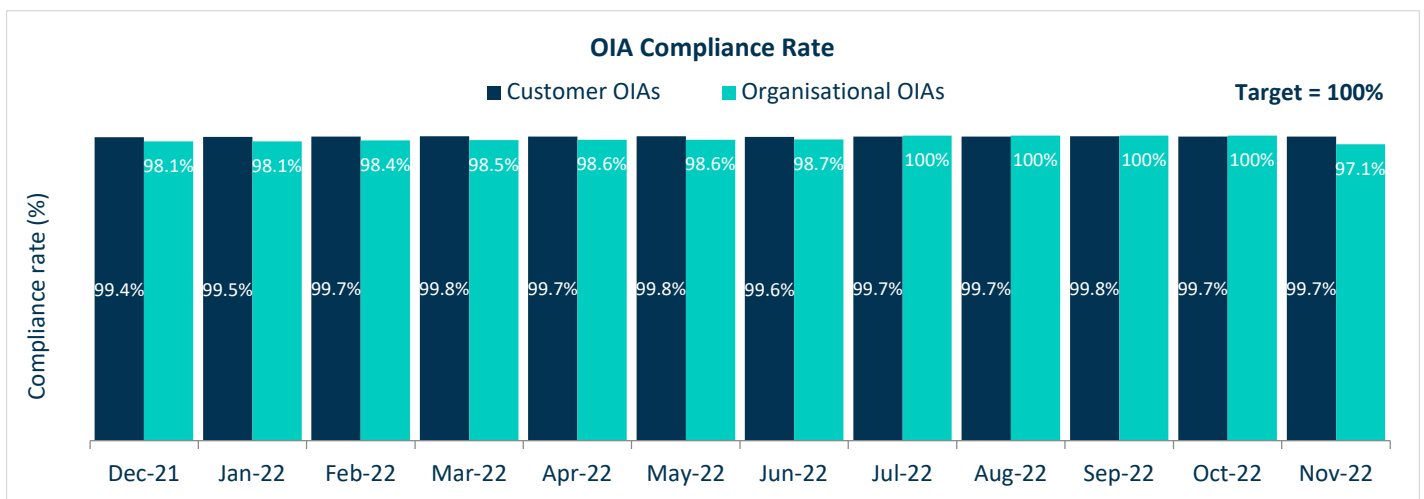
The chart below shows the month on month population movement of the three customer information request workstreams.



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



This month, our Government Relations Team received 14 new high level OIA requests (cf. 12 in Oct-22). Coupled with the 14 requests on hand from last month and 11 completed requests this month, the team have 17 requests on hand at month end.



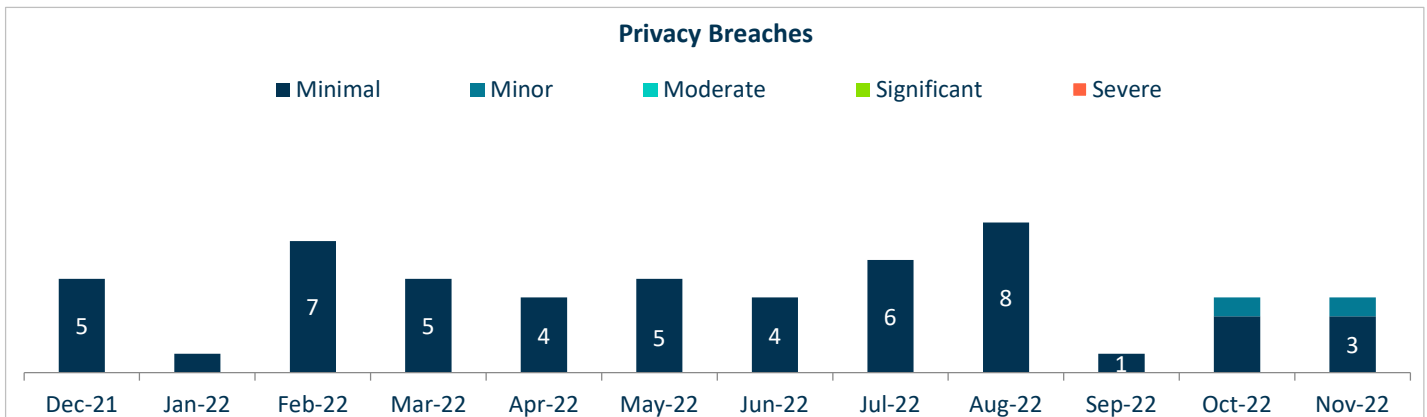
This month our Customer OIA Team reported four non-compliant responses. Given the large volume of information requests managed by the team, the YTD compliance for the team remains unchanged on 99.7%.

During the same period, our Government Relations Team reported one late response bringing the YTD compliance down to 97.1%.



## Section 8 - Data Protection

Four privacy breaches (vs. 4 in Oct-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), 'wrong document sent' (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'.

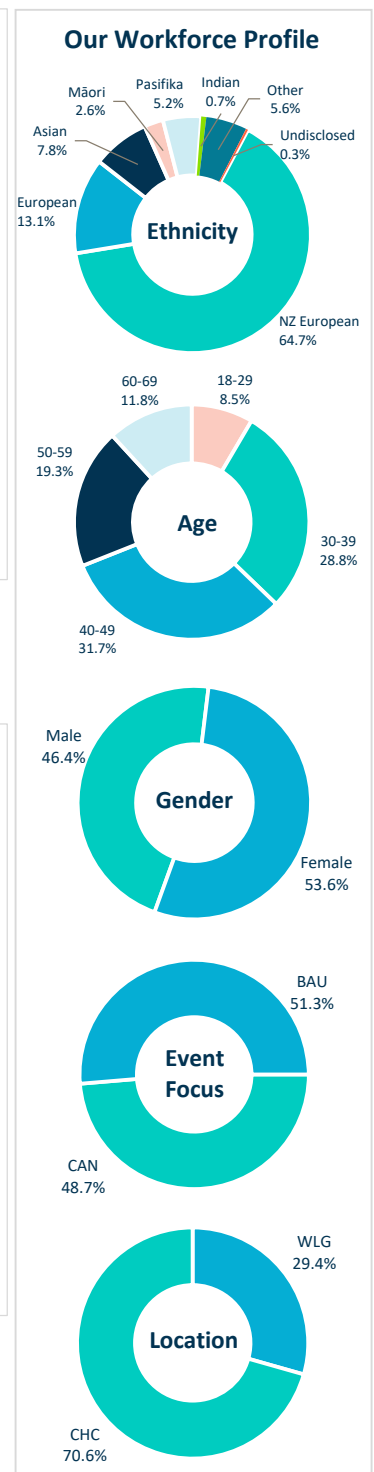
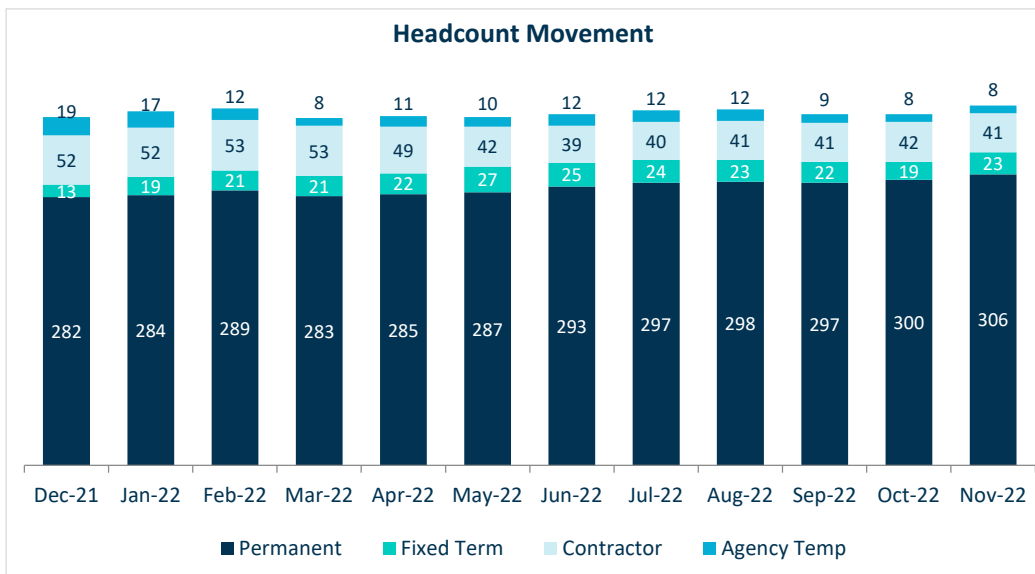
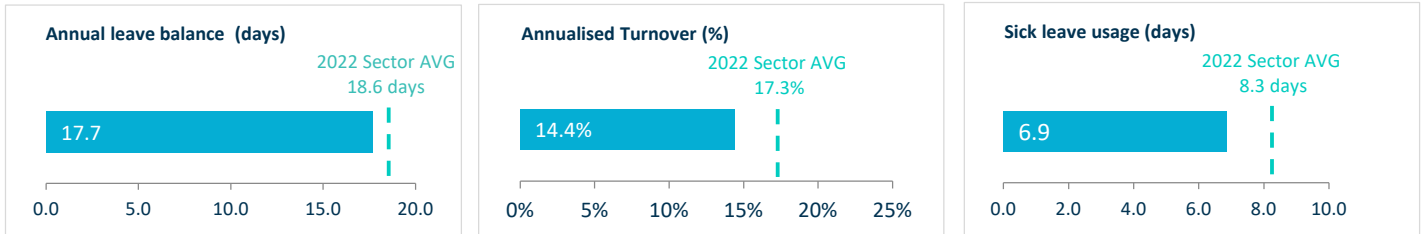
Below is an explanation of each rating:

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.

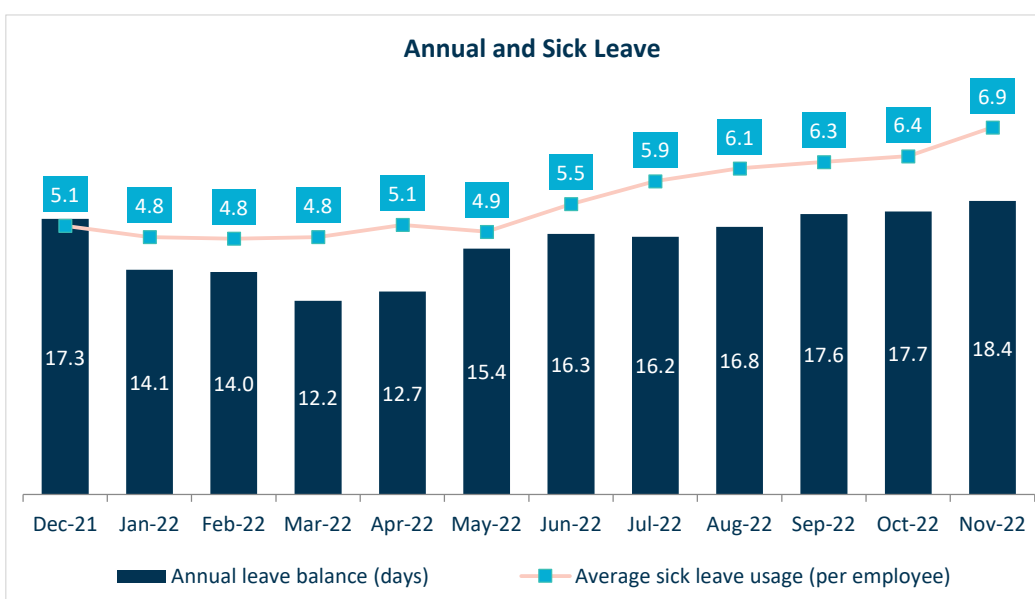
## Section 9 - Our People

Across November, our permanent workforce headcount increased by 6, while our temporary headcount increased by 4. During this period, our average annual leave balance rose marginally to 18.4 days (cf. 17.7 in Oct-22), which is below the 2022 public sector average of 18.6 days. Average sick leave usage rose slightly from last month by 0.5 days to 6.9 days, remaining below the 2022 public sector average of 8.3 days. Meanwhile, annualised turnover ('voluntary turnover') dropped to 14.4% (cf. 15.3% in Oct-22), below the 2022 public 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 six while our temporary employee population increased by four.



As reported above, our average annual leave balance rose to 18.4 days (cf. 17.7 at EOM Oct-22), which is below the 2022 public sector average of 18.6 days.

In the same period, average sick leave increased slightly from last month by 0.5 days to 6.9 days against a 2022 public sector average of 8.3 days.