

The foundation from which
we stand strong, together

Toka: (noun) rock, large stone, boulder

Tū: (verb) to stand, take place, set in place, establish

Ake: (particle) to raise upwards



EQC Toka Tū Ake 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.

Our dashboard explained

Our dashboard provides a monthly snapshot of EQC Toka Tū Ake progress across its operational spectrum as well as how we are tracking in relation to the performance measures in our *Statement of Performance Expectations 2023-24*.

Below is a summary of each section.

Section 1 - Statement of Performance Expectations (SoPE) measures - monthly monitoring

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 2023-2024* 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-2023-2024/>

Section 2 - Canterbury* (Output 1.1)

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury') including claims EQC Toka Tū Ake is managing on behalf of Southern Response. 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, complexity, and 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).

*The published report made publicly available excludes a section on Kaikōura. This is excluded due to commercially sensitive insurer data.

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 - Claims relating to natural hazard events (excluding Canterbury & Kaikōura) (Outputs 1.2 and 1.3)

This section covers all claims to the scheme that are not related to the 2010-11 Canterbury earthquake sequence and the 2016 Kaikōura earthquake. Here, we track our claims management progress by how many we have received during the month (inflow), how many we have settled in the month (resolved), and how many remain open (on hand). The measures in this section address the timeliness, quality and cost of claims resolution for all other events.

There are two output classes in this section for this financial year. Output class 1.2 excludes claims relating to the Upper North Island weather events of January and February 2023, which are reported separately under Output class 1.3.

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)

Section 3 includes reporting, at an aggregate level, of claims managed by our private insurer partners under the NDRM from 30 June 2021 onwards. Under the NDRM, homeowners now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC Toka Tū Ake ('Insurer Managed').

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

Section 4 - Resilience (Outputs 2.1 and 2.2)

This section monitors progression of the EQC Toka Tū Ake contribution to reducing risk and building resilience to natural hazards in New Zealand through collaboration and sharing information with New Zealanders and other agencies.

Output 2.1 focuses on how well our resilience programme is facilitating improved analysis and public understanding of natural hazard risk. Output 2.2 is focused on innovating through technology to enhance loss modelling and public understanding of natural hazard risk.

To measure the quality of information we provide, we seek feedback to understand its value to our stakeholders. We also measure the impact activities have on the number of New Zealanders who are taking action to prepare for natural hazard events. 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 perception 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 occurs on a quarterly basis.

Section 5 - Homeowner Focus (subsets of Outputs 1.1-3)

This section monitors the quality of our homeowner focus through homeowners' satisfaction with their interactions with EQC Toka Tū Ake. There are three key strands to our homeowner focus metrics:

- 'Service Quality' of their overall claims experience and, for Canterbury homeowners, reflection on their most recent experience;
- 'Timeliness and quality of Complaints Resolution'; and
- 'Enduring settlements'.

The large majority** of homeowner satisfaction surveys are conducted on our behalf by InMoment, who survey homeowners on our behalf every fortnight.

Our dashboard explained (cont.)

Section 5 - Homeowner Focus (subsets of Outputs 1.1-3) cont.

Homeowner satisfaction results are now reported by month the homeowner was surveyed, previously reporting was based on month claim closed ie. there is now no lag in our reporting on homeowner satisfaction results as was the case in previous financial years.

This section also summarises the volume of customer contacts through our primary channels of phone, email or post and customer satisfaction with the service provided by our Contact Centre.

**We also survey homeowners involved in our Government on-sold support package. Our survey agent for this is Verian (formerly Kantar Public).

Section 6 - Media

This section monitors the volume and sentiment of EQC Toka Tū Ake media coverage and what's driving that coverage. We also report on the sentiment of coverage across four themes: Natural Hazards; Insurance; Readiness; and Risk Reduction and Resilience. Social media reporting will eventually be reintroduced in this financial year.

Section 7 - Official Information Act (OIA) Requests

This section monitors the number of OIAs we have received, completed and have remaining on hand at the end of the month. Our OIAs are divided into two types: those in which our customers request information and/or supportive information from us on their claim (Customer OIA); and OIA requests that relate directly to EQC Toka Tū Ake and/or operational activities (Organisational OIAs). Our compliance rate for both request types is monitored and reported here.

This section also provides a visibility each month of any notices of investigation into a complaint received by the Ombudsman as well as visibility of the volume of requests received to draft a response for the Minister's Office.

Section 8 - Data Protection

This section provides a monthly update on EQC Toka Tū Ake 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 the EQC Toka Tū Ake 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.

Sequence of footnotes (why do some footnotes appear to be missing?)

The footnotes included in our dashboard, and the numbering of these, are taken directly from our *Statement of Performance Expectations 2023-2024* (SOPE 2023-2024) to ensure our dashboard is aligned to SOPE 2023-2024. There are some footnotes contained within our SOPE 2023-2024 that are not relevant to our dashboard and are therefore not included. For example, this applies to footnotes 1-4, which is why the footnote numbering begins from 5 onwards.

Is there any information we exclude from the dashboard before we make it publicly available?

Yes there is. Before the dashboard is made publicly available we exclude a section on Kaikōura. This section is excluded due to commercially sensitive insurer data.

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

Output One - Recovery after an event

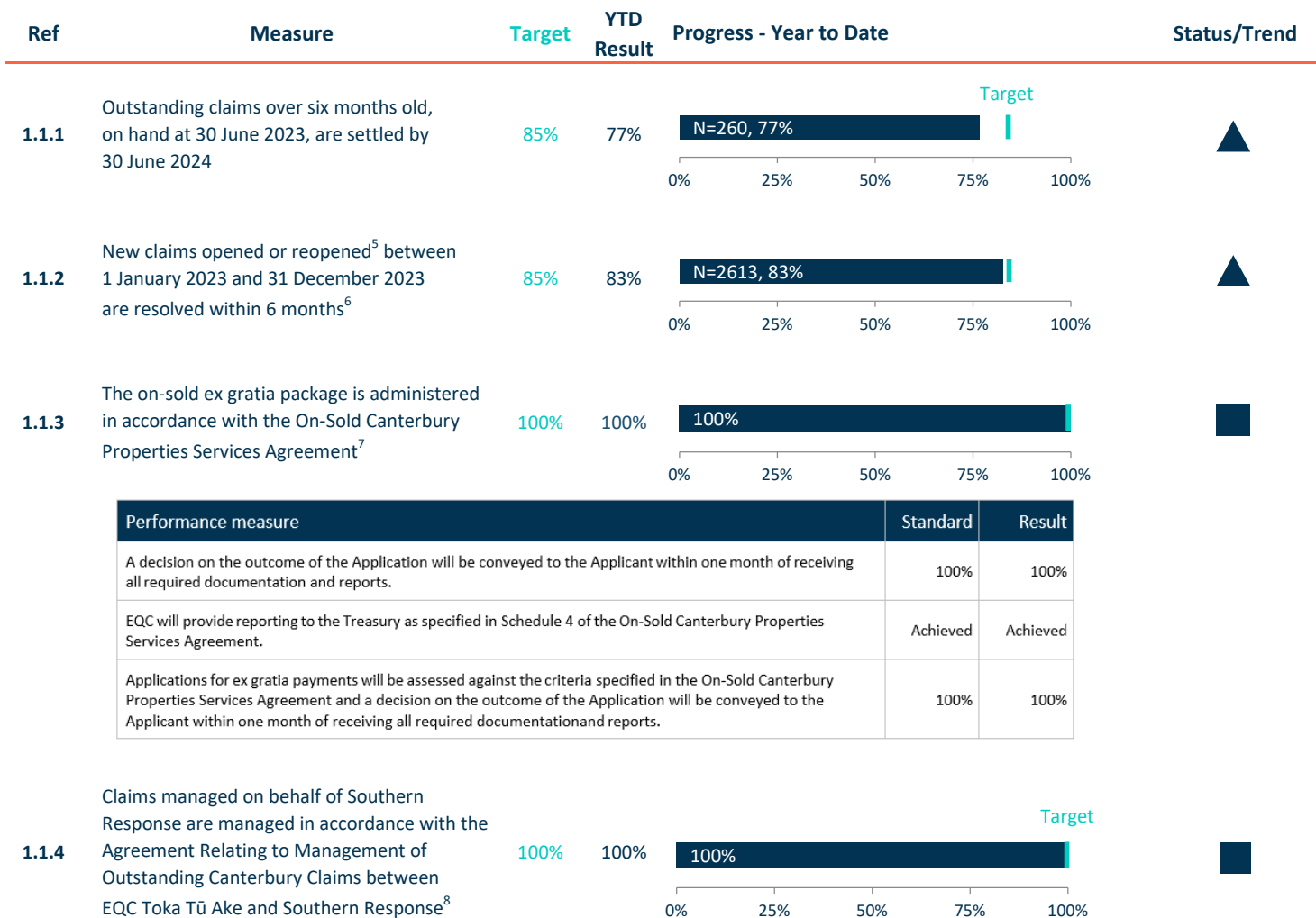
Output 1.1: Settlement of the 2010-11 Canterbury earthquake sequence claims

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

The measures in this output class are a continuation from the 2022-2023 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 homeowner 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 homeowner focus measures look at a homeowner's recent experience to test the effectiveness of our continuous improvement initiatives.

Performance measures | Timeliness



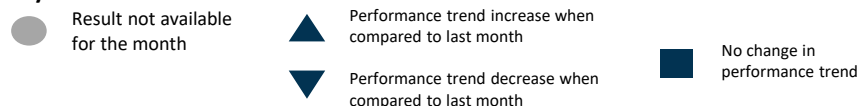
⁵The open claim has been settled (closed) from the perspective of the home owner and/or EQC Toka Tū Ake. An open claim may be classified as settled where the homeowner has been asked to provide further information related to their claim (over a period) that has not occurred. This approach is consistent with that taken by the private insurers. To count as reopened, EQC Toka Tū Ake needs to have triaged the request and accepted the possibility of further activity being required.

⁶Does not include claims in litigation or where a homeowner appoints a third party to represent them.

⁷This agreement between the Crown and EQC Toka Tū Ake records the terms and conditions on which EQC Toka Tū Ake administers the government policy that allows homeowners of on-sold over-cap properties in Canterbury to receive an ex gratia payment from the Crown towards the cost of having their homes repaired.

⁸This outlines the agency mandate, terms and principles for EQC Toka Tū Ake settling claims as an agent for Southern Response.

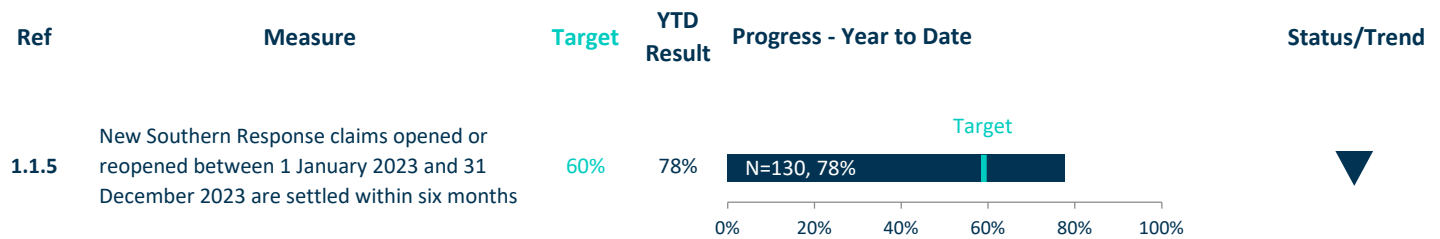
Key:



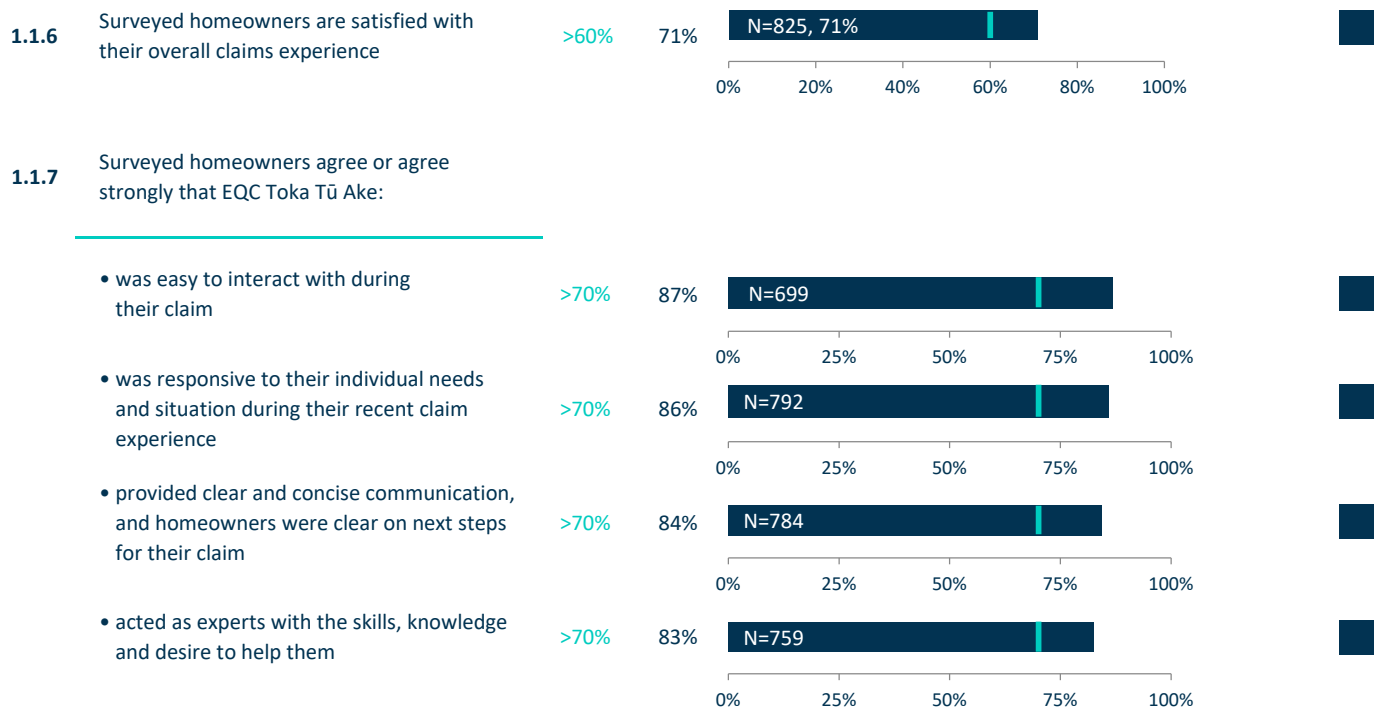
Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output One - Recovery after an event (cont.)

Performance measures | Timeliness

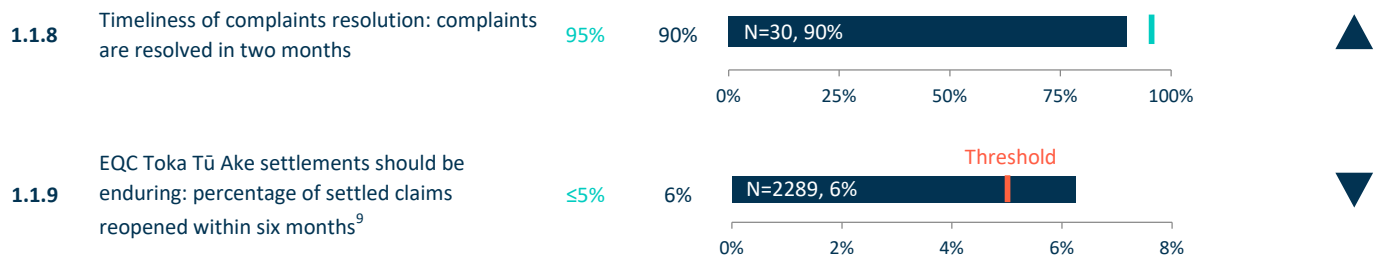


Performance measures | Homeowner focus



Commentary relating to SoPE measures 1.1.6 and 1.1.7

Note: Results are based on the month the homeowner was surveyed (previously results were based on month claim closed).



⁹This will not include claims re-opened for administrative purposes (such as for making a payment or insurer facilitation).

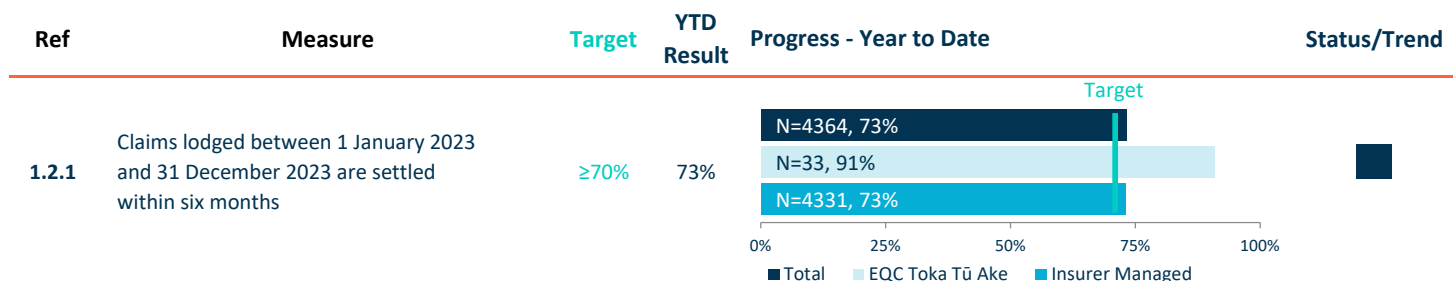
Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output 1.2: Claims relating to natural hazard events (excluding 2010-11 CES & Upper North Island weather events: Jan-Feb-23)

Output 1.2 is focused on claims to the scheme that occurred after the 2010-2011 Canterbury earthquake sequence. These measures address the timeliness, quality and cost of claims resolution for all other events, including claims management services provided by private insurers under the NDRM from 30 June 2021 onwards.

They exclude claims relating to the Upper North Island weather events of January and February 2023, which are included in output 1.3.

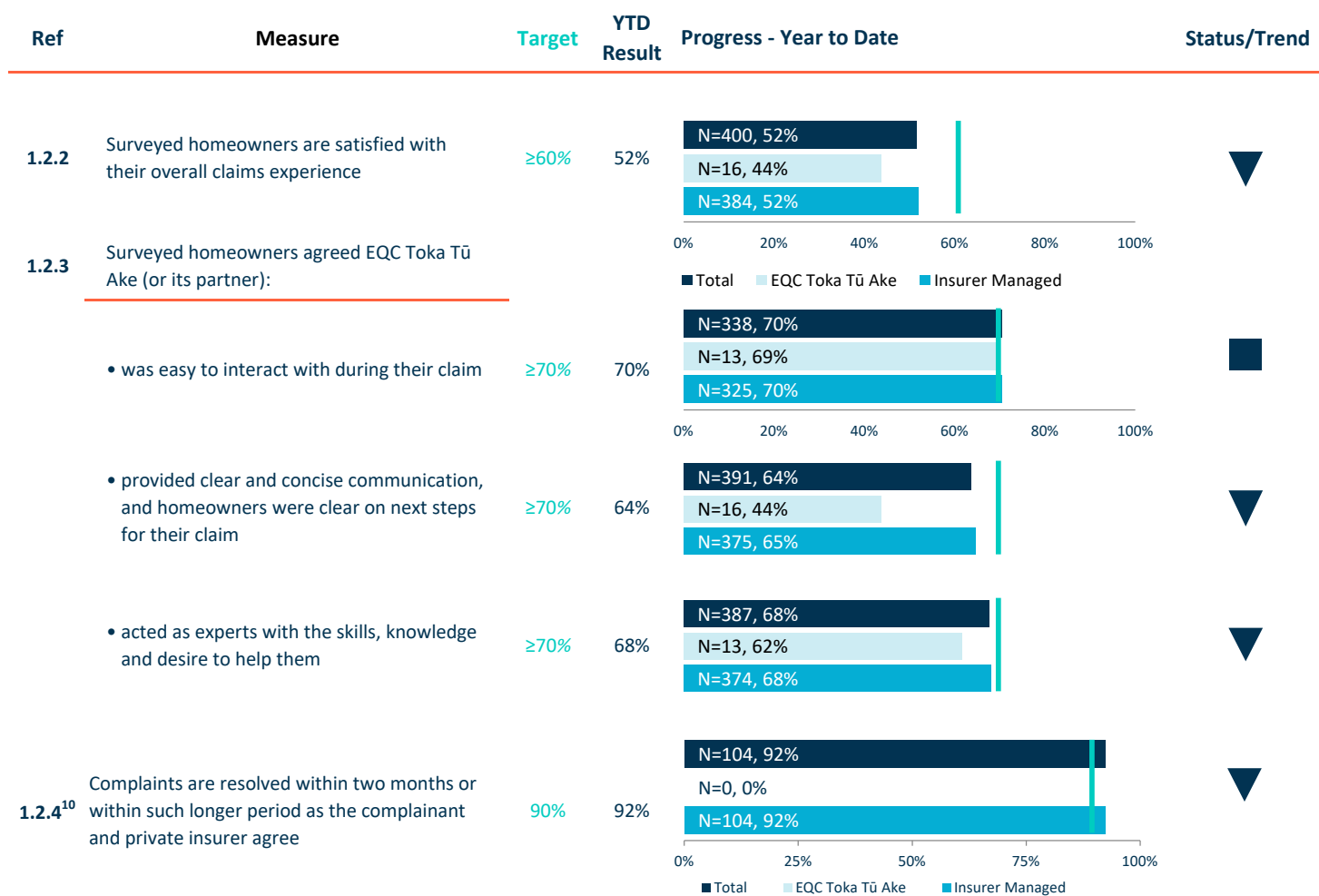
Output 1.2: Performance measures | Timeliness



Commentary relating to SoPE measure 1.2.1

Explanatory note: Performance for this measure is based on the final result as at 30 June 2024. Monthly results provide an indication of whether or not EQC Toka Tū Ake and our insurer partners are tracking in line with the trajectory expected to achieve the target for this measure by 30 June 2024. This result reflects the revision to the performance measure, introduced in Mar-24, acknowledging claims generated for the Upper North Island weather events (reported from 1 July 2023) have 12 months for settlement to be realised.

Output 1.2 | Performance measures | Homeowner focus



Commentary relating to SoPE measure 1.2.4

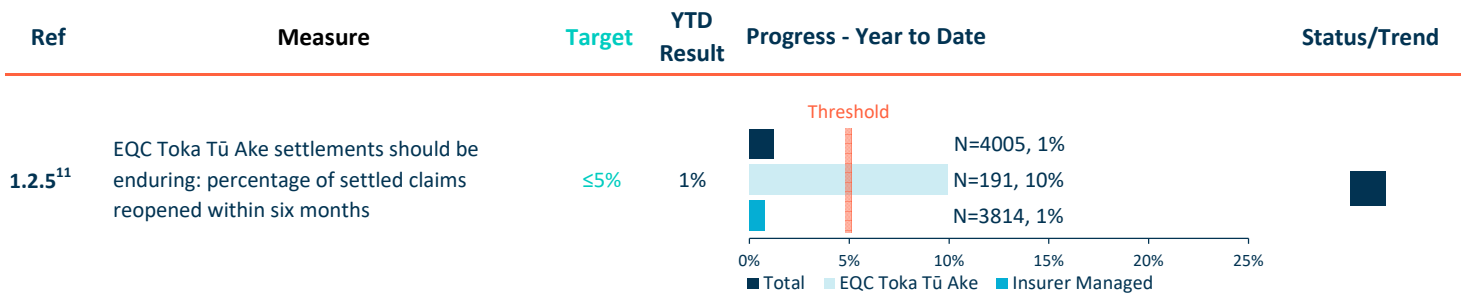
Recent improvements to the complaints result is due to the incorporation of information received from our insurer partners, confirming where agreements are in place with homeowners that extend beyond two months, for resolution of their complaints.

¹⁰Excludes complaints that fall into the external dispute resolution process to align with Fair Insurance Code terminology.

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

Output One - Recovery after an event (cont.)

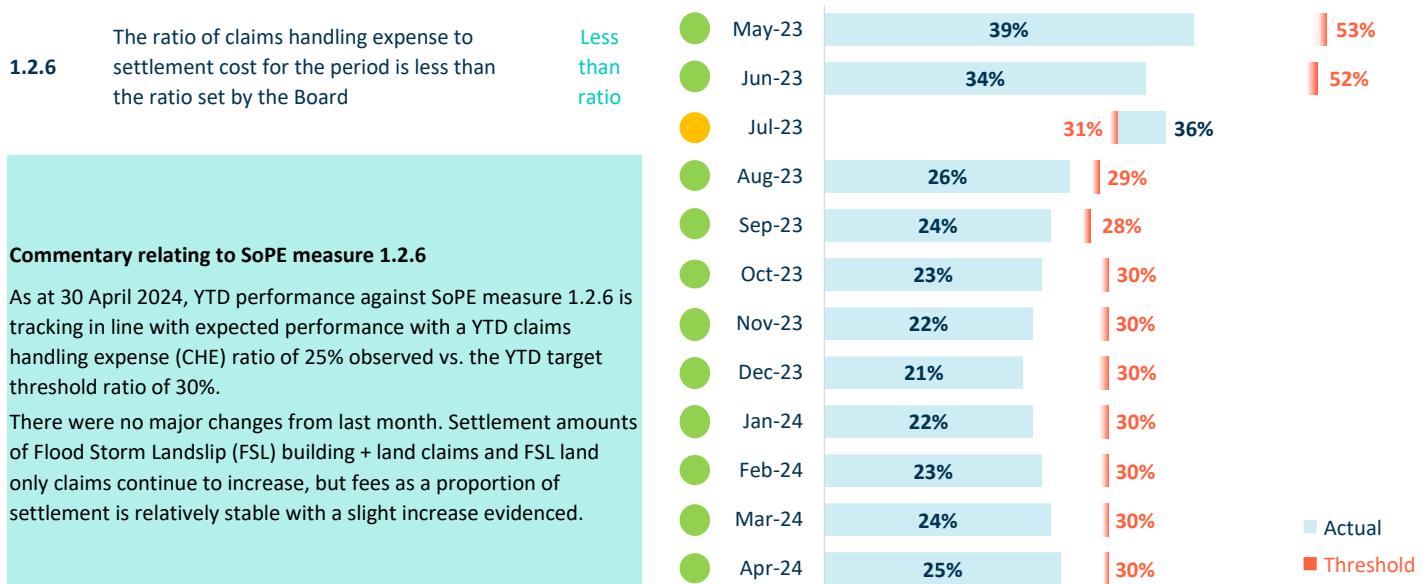
Output 1.2 | Performance measures | Homeowner focus (cont.)



Commentary relating to SoPE measure 1.2.5

Note: This result is adjusted to exclude the claims reopened for administrative purposes as confirmed by EQC Toka Tū Ake Operations and our insurer partners.

Output 1.2 | Performance measures | Quantity



Notes

- This measure is specific to claims managed by our insurer partners under the Natural Disaster Response Model (NDRM), which commenced on 1 July 2021.
- The threshold is recalibrated each month.
- The methodology used to calculate this measure was approved by the Board on 12 May 2021.

¹¹Measure excludes administrative reopens.

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

Output One - Recovery after an event (cont.)

Output 1.3 - Claims relating to Upper North Island weather events: January - February 2023

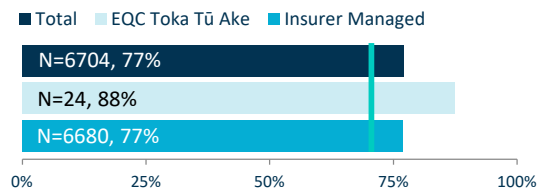
We have introduced a new measure for the response to the impacts of severe weather events in the Upper North Island (including the Auckland Anniversary Weekend floods in January 2023 and Cyclone Gabrielle in February 2023). This measure reflects the increased complexity and timeframe to resolve many of the claims where there is significant land damage.

Output 1.3 | Performance measures | Timeliness

- 1.3.1** Claims lodged between 1 January 2023 and 30 June 2023 are settled within 12 months

≥70%

77%



Commentary relating to SoPE measure 1.3.1

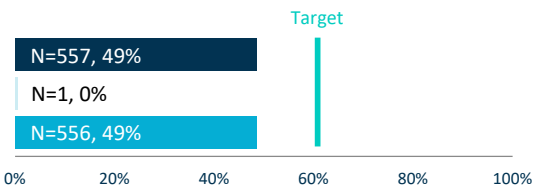
We have now shifted from reporting an indicative to an actual YTD result. Now that 12 months have elapsed since January and February 2023, we're able to report on settlement performance for claims lodged during January-April (N=6,704). Our indicative reporting up to this point shows that we have 715 claims 'in progress' that will eventually come into scope for this measure and, of that population, we've settled 81%.

Output 1.3 | Performance measures | Homeowner focus

- 1.3.2** Surveyed homeowners are satisfied with their overall claims experience

≥60%

49%

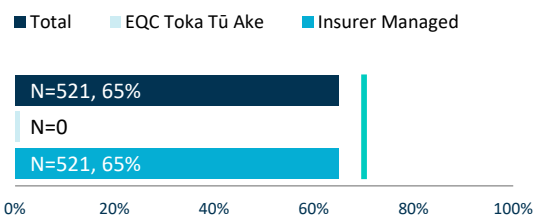


- 1.3.3** Surveyed homeowners agreed EQC Toka Tū Ake (or its partner):

- were easy to interact with during their claim

≥70%

65%



- provided clear and concise communication and homeowners were clear on next steps for their claim

≥70%

54%



- acted as experts with the skills, knowledge and desire to help them

≥70%

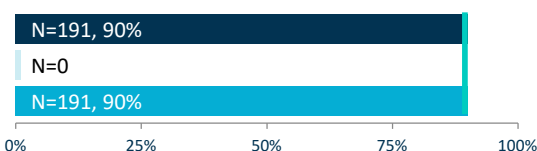
62%



- 1.3.4¹²** Complaints are resolved within two months or within such longer period as the complainant and private insurer agree

90%

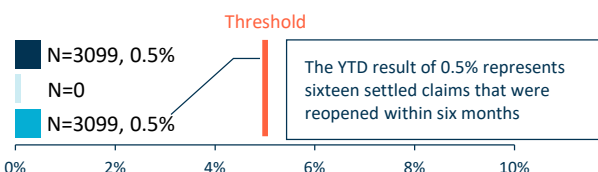
90%



- 1.3.5¹³** EQC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months

≤5%

0.5%



Commentary relating to SoPE measure 1.3.4

Recent improvements to the complaints result is due to the incorporation of information received from our insurer partners, confirming where agreements are in place with homeowners that extend beyond two months, for resolution of their complaints.

¹²Excludes complaints that fall into the external dispute resolution process to align with Fair Insurance Code terminology.

¹³Measure excludes administrative reopenings.

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 inform and enable choices and decisions that reduce the vulnerability and exposure of New Zealanders to natural hazards. We will also prepare for the changes to our resilience functions under the NHI Act.

Output 2.1 | Performance measures | Quality



¹⁴<https://www.eqc.govt.nz/assets/Publications-Resources/Resilience-and-Research-Publications-/EQC-Resilience-Strategy-2019-2029.pdf>

¹⁵Stakeholders include central government, local government, science and research, insurance industry and design, planning, and construction professionals.

¹⁶Quantitative surveys are undertaken by Research First Ltd, an independent organisation.

¹⁷Quantitative surveys are undertaken by A C Neilsen, an independent organisation.

¹⁸The 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.

¹⁹This 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

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 - Year to Date	Status/Trend
2.2.1	Deliver the following milestones for loss modelling: <ul style="list-style-type: none">Implement new earthquake fragility models in PRUE²⁰	Achieved		Off-track. The round of testing on the Flat Land shaking model confirmed that we will need to undertake further remediation work on that model which means we will not have this in place by EOFY.	Binary measure
	<ul style="list-style-type: none">Deliver exposure assessment capability for tsunami (building only) and rainfall induced landslip			While tsunami exposure assessment capability is available via a RiskScape pipeline, development work on additional fragility and exposure models is ongoing but will be delayed due to issues with model performance and resource constraints with our external partners.	
2.2.2	A Business Case for Stage 2 of the Natural Hazards Portal is costed and presented to the EQC Toka Tū Ake Board.	Achieved		On-track. Development of the Stage 2 business case continues to progress. The business case will include options around further development of the Natural Hazards Portal.	Binary measure

²⁰PRUE is our loss model based on the RiskScape® risk modelling software developed by GNS and NIWA.

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

Output Three - Risk Financing

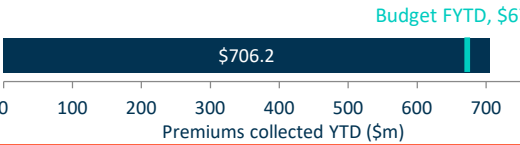
Output 3.1: Maintain a reinsurance programme that supports the delivery of affordable residential natural disaster insurance protection

Our **Risk financing** output supports our core legislative functions to collect premiums payable for insurance under the Earthquake Commission Act 1993, administer the NDF and obtain reinsurance. In combination with the Crown guarantee²¹, this ensures financial resources are available to meet people’s claims when they fall due. The NDF is also used to invest in research and education and operate the scheme.

Performance measures


Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend
3.1.1	Reinsurance protection for 2024-2025 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 2024		Achieved	Annual measure
3.1.2	Annual consultation with the Crown on risk appetite occurs prior to purchasing reinsurance for 2024-2025	Achieved		Achieved. We are working closely with Treasury on developing the first Ministerial Funding and Risk Management Statement. As part of this, we have had a number of discussions on the potential direction for the 2024/25 reinsurance renewal. We will continue to progress over the coming months.	Annual measure
3.1.3	An annual review of the risk financing strategy is conducted	30 June 2024		Not yet reportable. The Board has agreed to delay the annual review of the risk financing strategy until after the Crown’s Funding and Risk Management Statement is published in June 2024.	Annual measure

Output 3.2 - Managing the NDF

3.2.1	The level of premiums collected compared to annual financial budget	100%	100%		Annual measure
3.2.2	The NDF is managed in accordance with directions from the Minister	100%	100%	FYTD - fully compliant	Annual measure

²¹Section 16 of the EQC Act provides that, if the assets of EQC Toka Tū Ake are not sufficient to meet its liabilities, the Crown will provide EQC Toka Tū Ake with a grant or advance to meet the shortfall.

Key:





 Result not available for the month

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

Output Four: Readiness for an event

Readiness is about ensuring EQC Toka Tū Ake 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 maximising the effectiveness of our NDRM, running scenario exercises, planning for business continuity and identifying areas for improvement. The National Reference Group provides us with invaluable perspectives and input into this work.

Ensuring capacity and readiness for an event

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend
4.1	Document and present to the Board the lessons learned from the 2023 Upper North Island weather events	Achieved		Achieved. Martin Jenkins & Associates have completed an in-depth independent review of the NDRM's response to the North Island weather events. The Board was provided with the final review report in mid-May 2024. We are now developing an implementation plan to deliver lessons learned from this review and our other event scenarios. We will provide the Board with the implementation plan in September 2024.	Annual measure
4.2	NDRM insurers attest they have surge plans to support the NDRM to respond to a natural hazard event with up to 100,000 homeowner claims	as per measure		On track. Attestation has been provided by all insurers for the 6 months ended 31 Dec 2023. All Insurers have attested that "Appropriate surge plans are in place to support (proportionately in line with the insurers market share) the NDRM to respond to a natural hazard event with up to 100,000 EQC Toka Tū Ake customer claims." No issues requiring actions were identified.	Annual measure
4.3	EQC Toka Tū Ake and NDRM insurers further develop the NDRM's efficiency and effectiveness as a claims model by completing projects in the approved implementation plan ²²	Achieve 90% of 2023-24 milestones		On track. The Insurer Engagement Workplan (IEW) continues to be progressed.	Annual measure
4.4	New Zealanders have increasing trust and confidence in EQC Toka Tū Ake	Results match or are higher than the FY22-23 result		The result for this measure is based on the annual Public Sector Reputation Index Report. We expect to report on the headline result in our Jun-24 report.	Annual measure

²²The approved implementation plan will outline projects and initiatives that will develop the NDRM. The plan will also include any issues identified for action through the NDRM assurance framework.

Key:



Result not available
for the month

Section 2 - Settlement of the 2010-11 Canterbury earthquake sequence claims

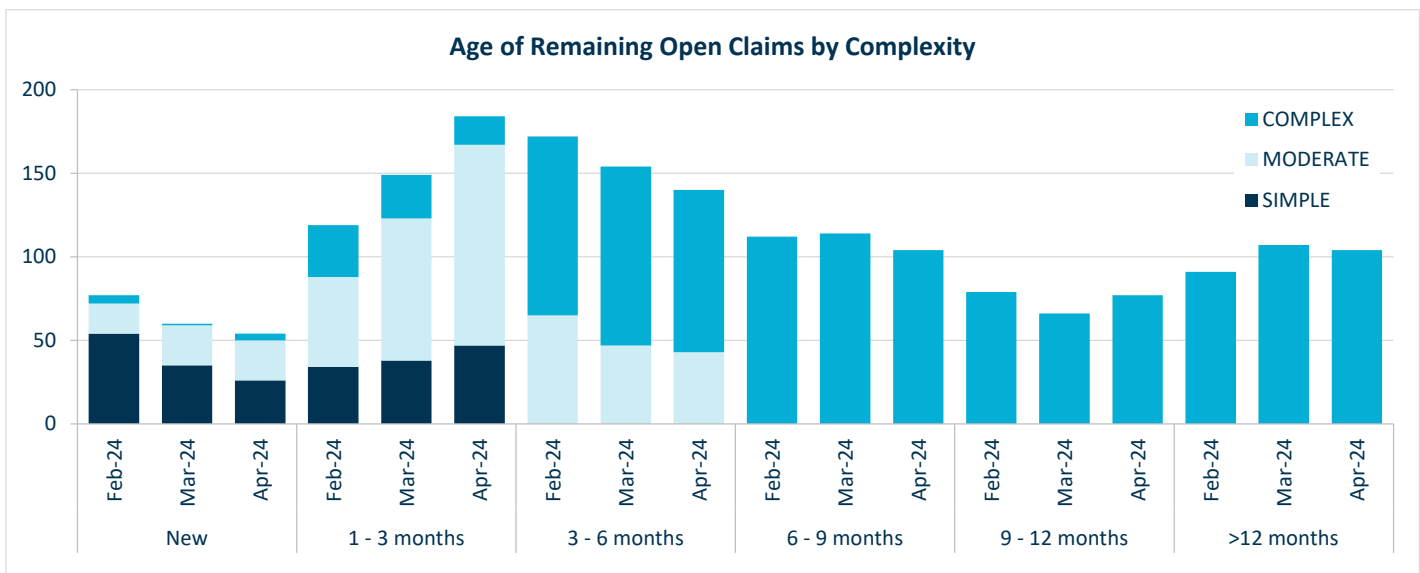
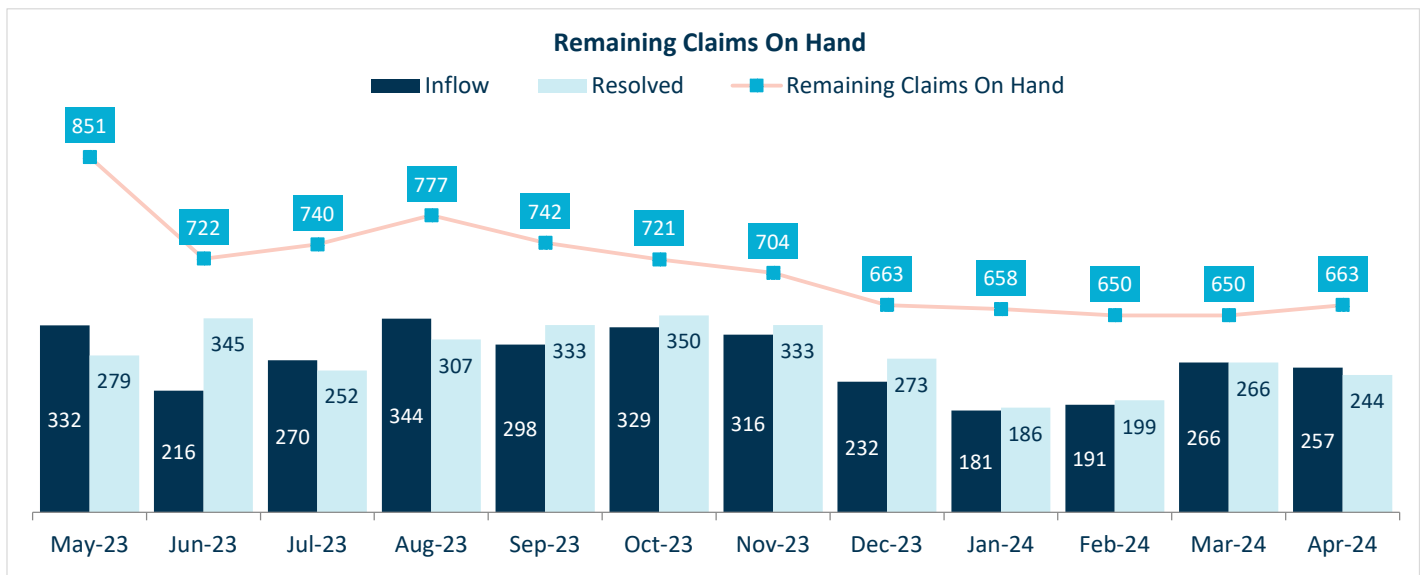
During April, 244 claims were settled, offset by inflow of 257 claims. At month end we have 663 open Canterbury claims on hand (cf. 650 at EOM Mar-24), an increase of 13 from last month. The inflow increase at this time of year is consistent with previous years where we receive greater volumes after the holiday season.

This month, 74% of claims were settled within 3 months of reopening. During the same period, 6% of settlements this month were 'aged claims' (claims older than 12 months).

Sampling of inflow across the month also shows that 78% are categorised as 'simple' claims i.e., closed or forecast to close in <3 months. A further 19% are classified as 'standard' complexity (3-6 month forecast duration), and 4% classified as 'complex' (>6 month forecast duration). Closure forecast accuracy this month was 71% (cf. 71% last month).

Missed damage remains the top homeowner-initiated reopen category, accounting for 77% of reopens this month. Drainage/plumbing related reasons remain the biggest driver of claims reopened for missed damage.

The age profile of remaining claims reveals that 36% are <3 months old while aged claims (<12 months old) account for 16%. Settling aged claims remains an ongoing focus, currently we have 104 aged claims (cf. 107 last month) and 181 aging claims (77 claims aged 9-12 months and 104 claims aged 6-9 months).

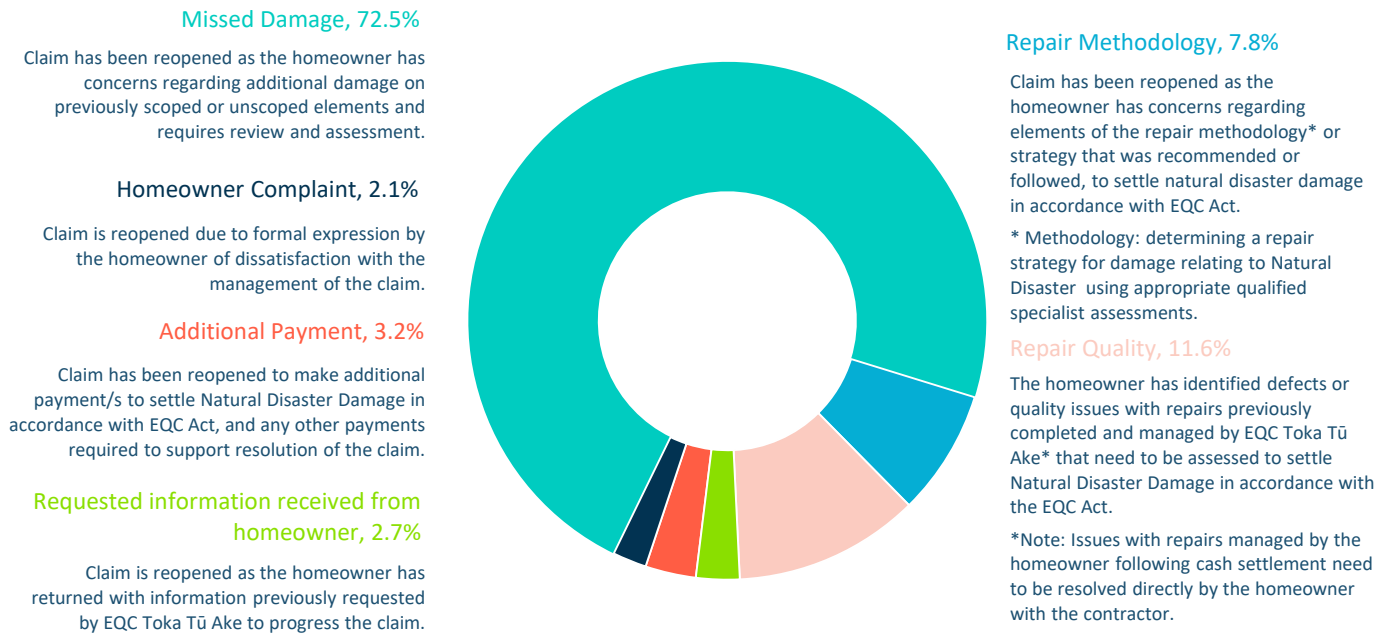


Resolution of aged claims continues to be a key priority for our settlement teams. Movement of our Canterbury claim population by age bracket across the month is summarised below:

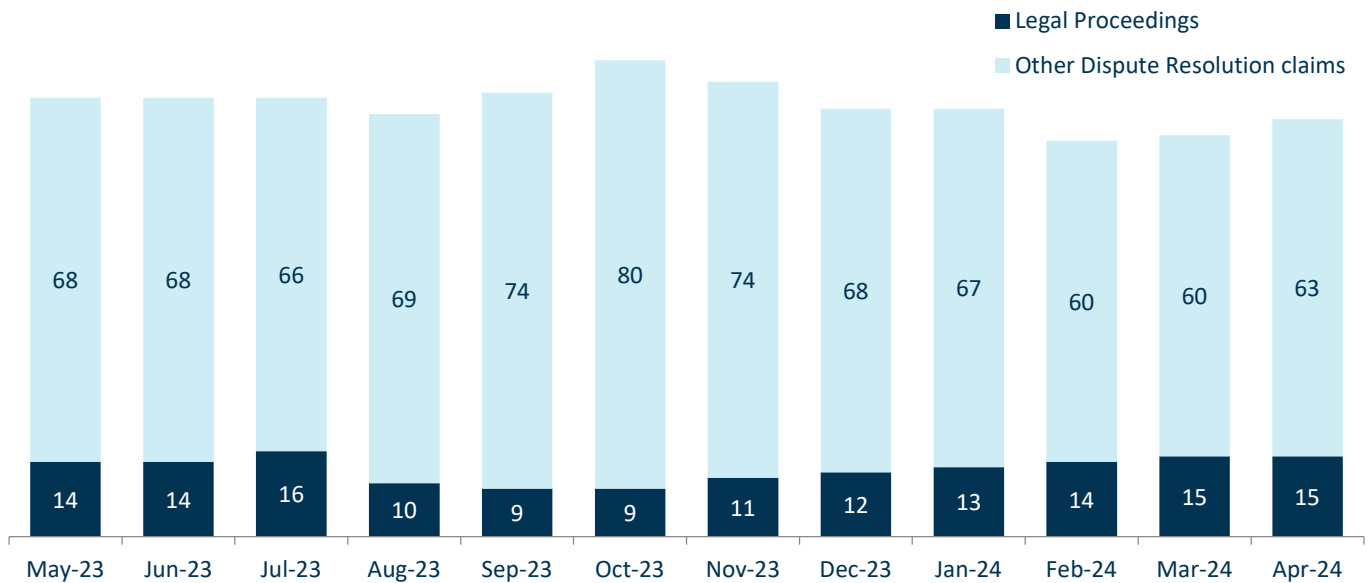
- Claims aged >12 months ▼3% to 104 (cf. 107 last month)
- Claims aged 6-12 months ▲1% to 181 (cf. 180 last month)
- Claims aged 3-6 months ▼9% to 140 (cf. 154 last month)
- Claims aged <3 months ▲14% to 238 (cf. 209 last month)

Section 2 - Settlement of the 2010-11 Canterbury earthquake sequence claims (cont.)

Open Canterbury Claims by Reopen Reason



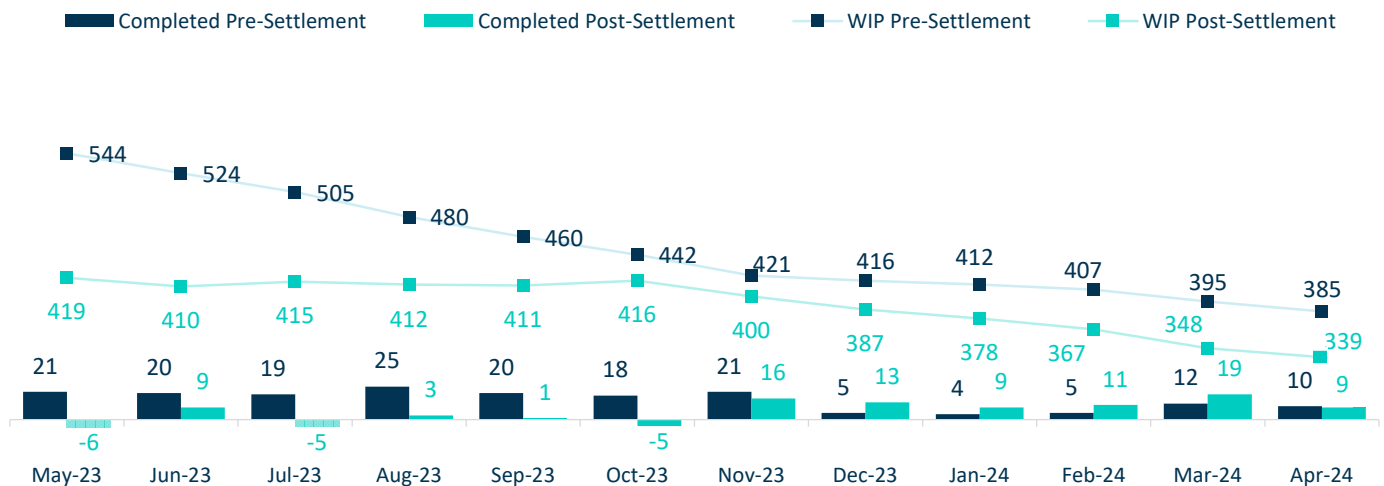
Claims in Dispute



As at month end, we have 15 Canterbury claims that are subject to legal proceedings (cf. 15 at Mar-24 EOM). Our population of other claims requiring dispute resolution currently stands at 63 (cf. 60 at Mar-24 EOM).

Section 2 - Settlement of the 2010-11 Canterbury earthquake sequence claims (cont.)

Progress of On-sold Over-cap Expressions of Interest (EOI)



WIP - Work in Progress

Note: 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.

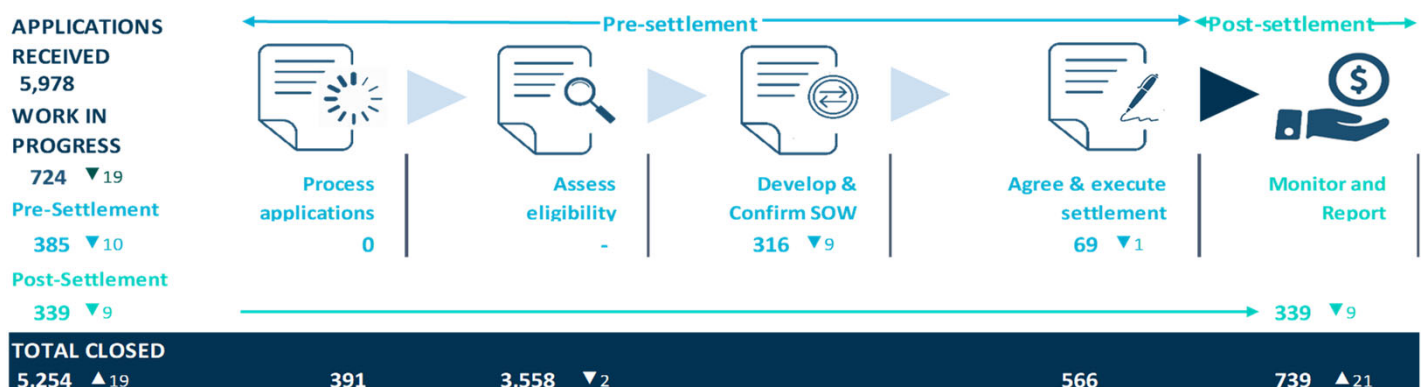
The chart above plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 5,593* applications ('total closed' (5,254) + 'WIP post-settlement' (339)) of which:

- 1,644 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Completed - EQC Payment' (566) + 'Monitor and Report' (1078));
- 763 have been transferred to EQC Toka Tū Ake operations to be managed as they're unlikely to exceed the EQC cap, or do not fit the On-Sold eligibility criteria; and
- 1,033 have been closed due to insufficient information.

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

- **Pre-settlement** - 385 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 54 Awaiting Agreements with Customers.
- **Post-settlement** - 339 (refer to reporting change notation above for definition).

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



SOW - Scope of Works

Section 3 - Claims relating to natural hazard events

In this section we report on the progress of settling claims related to natural hazard events that occurred after the 2010-11 Canterbury earthquake sequence (2010-11 CES). There are two parts to this section:

- a.) Historic claims that we manage directly that pre-date the Natural Disaster Response Agreement (NDRA)
- b.) Claims that our insurer partners manage directly under the NDRA

As a proportion of the overall population, the historic claims that we manage directly that pre-date the NDRA is relatively small, whereas claims managed directly by our insurer partners under the NDRA represents the vast majority of claims relating to natural hazard events after the 2010-11 CES.

The first part of this section reports on the small population of historical claims that we manage directly.

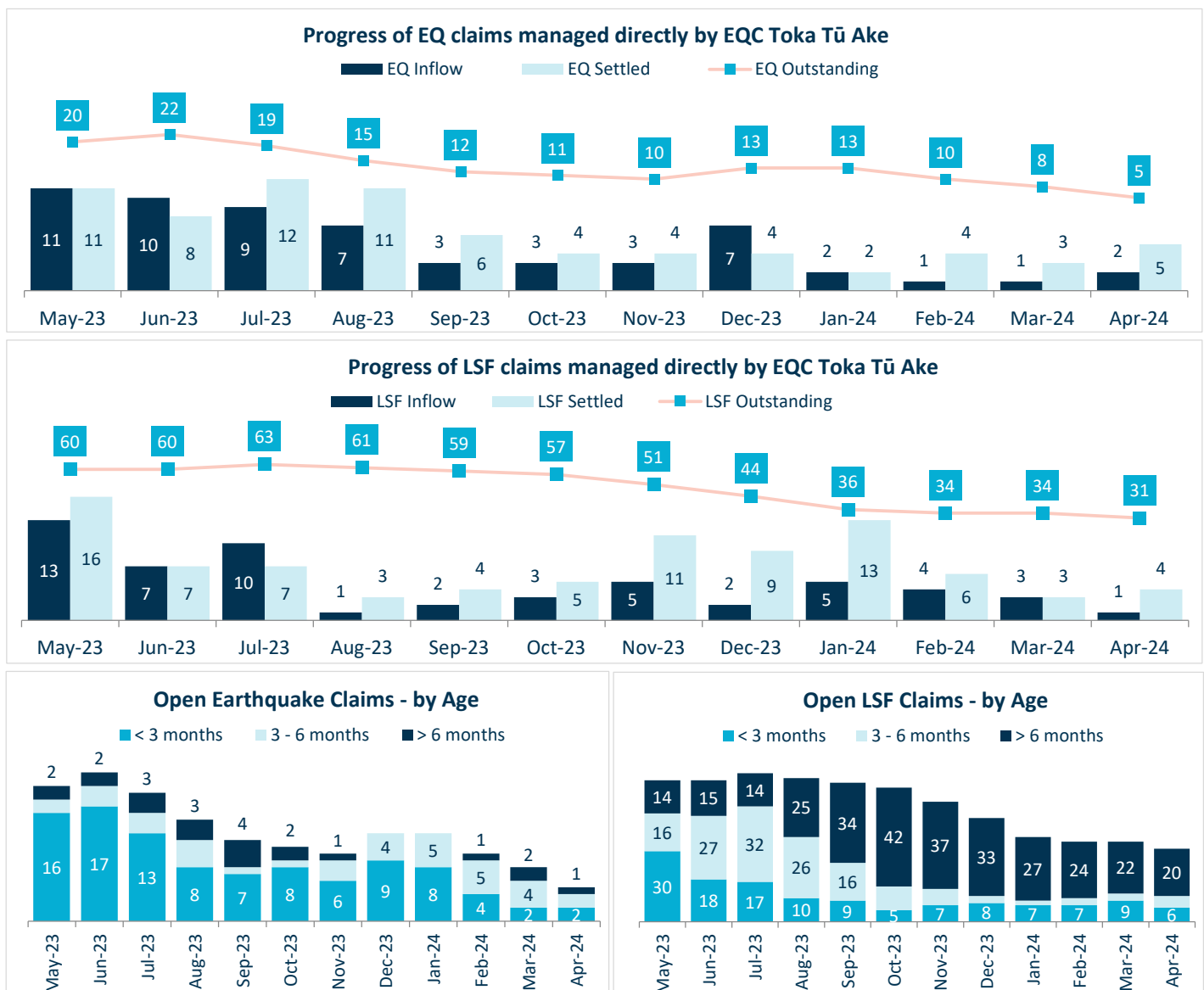
Historic claims managed directly by EQC Toka Tū Ake

This population of claims pre-date the Natural Disaster Response Agreement (NDRA) and are not linked to either the 2010-11 CES or the remaining tail of the 2016 Kaikōura earthquake event claims.

Population movement across the month

Across April, inflow included 3 new and reopened claims (cf. 4 for Mar-24). The loss cause profile of this month's inflow was 67% Earthquake (EQ) related and 33% Landslip, Storms and Flood (LSF) related.

This month we settled 9 claims. Coupled with an on-hand population of 42 at the end of last month, we have 36 claims on hand at month end that we're directly managing.



Note: Inflow refers to claims lodged as well as reopened

Section 3 - Claims relating to natural hazard events (cont.)

Claims managed directly by our insurer partners under the Natural Disaster Response Agreement (NDRA)

The second part of this section reports on how our insurer partners are progressing the settlement of claims that they directly manage under the Natural Disaster Response Agreement (NDRA). Our insurer partners, under the NDRA, manage the vast majority of claims relating to natural hazard events that are not linked to either the 2010-2011 Canterbury earthquake sequence or the remaining tail of 2016 Kaikōura earthquake event claims.

How many claims have we received since the start of the NDRA?

Since the commencement of the NDRA, we've received 17,739 claims (cf. 17,641 reported last month).

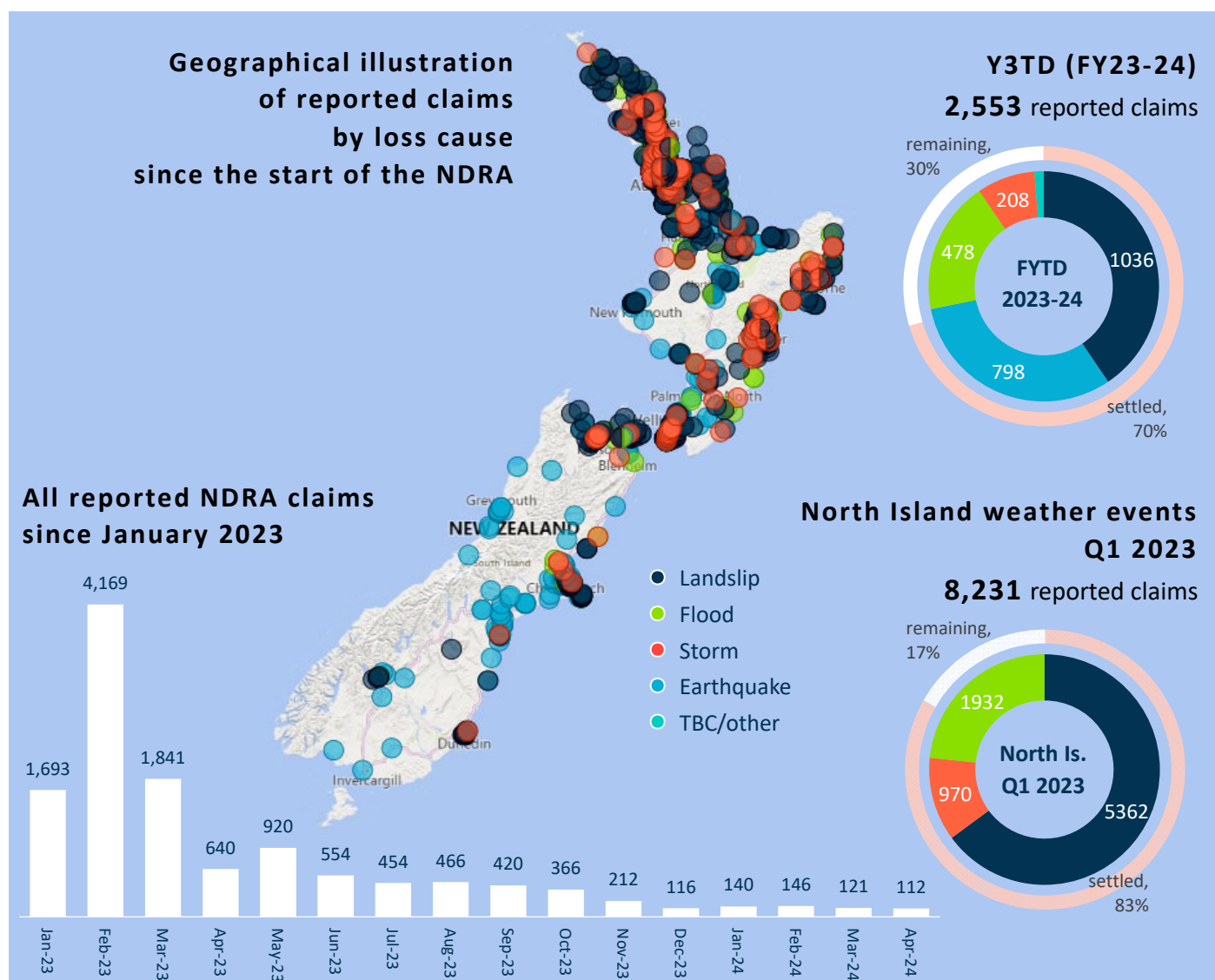
Over 81% of reported claims are related to a weather event.

Progression of claims relating to natural hazard events (excluding the 2010-11 CES)

In this financial year, we're focused on reporting the progress that our insurer partners, as a whole, are making on claims:

- lodged in this financial year.
- relating to the Upper North Island weather events of Q1-2023.

The following visual provides a summary of progress against these two claim populations along with a geographical illustration of all reported claims since the start of the NDRA.



Note: Due to updated information received from insurers, the reported claims total for Mar-24 has been revised in Apr-24.

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 EQC Toka Tū Ake Performance Dashboard - June 2024.

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 EQC Toka Tū Ake

Section 5 - Homeowner Focus

Homeowner engagement under the Natural Disaster Response Agreement (NDRA)

Under the NDRA, which came into effect on 30 June 2021, homeowners now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC Toka Tū Ake ('Insurer Managed' claims). EQC Toka Tū Ake continues to directly manage historical claims ('EQC Toka Tū Ake Managed' claims) relating to damage prior to 30 June 2021.

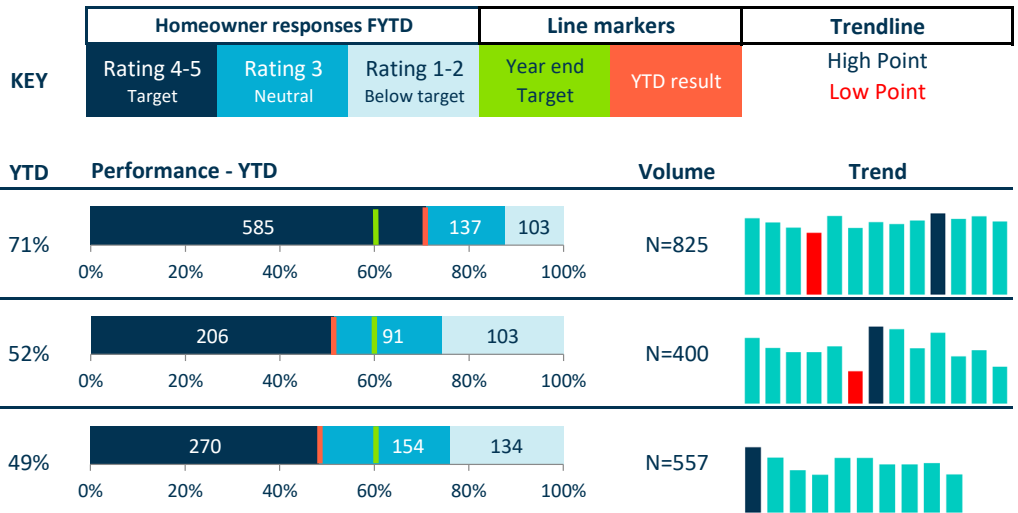
Are there any significant changes to our FY23-24 homeowner experience reporting from last year?

With the introduction of Output Class 1.3, we'll be measuring homeowner satisfaction for homeowners impacted by the severe weather events in the Upper North Island (including the Auckland Anniversary Weekend floods) in January 2023 and Cyclone Gabrielle in February 2023.

We are also now reporting results across FY23-24 by the month the homeowner was surveyed which means that there is now no lag in the reporting of homeowner satisfaction results. Previously we'd reported on results on a month claim closed basis which meant there was a lag in our reporting.

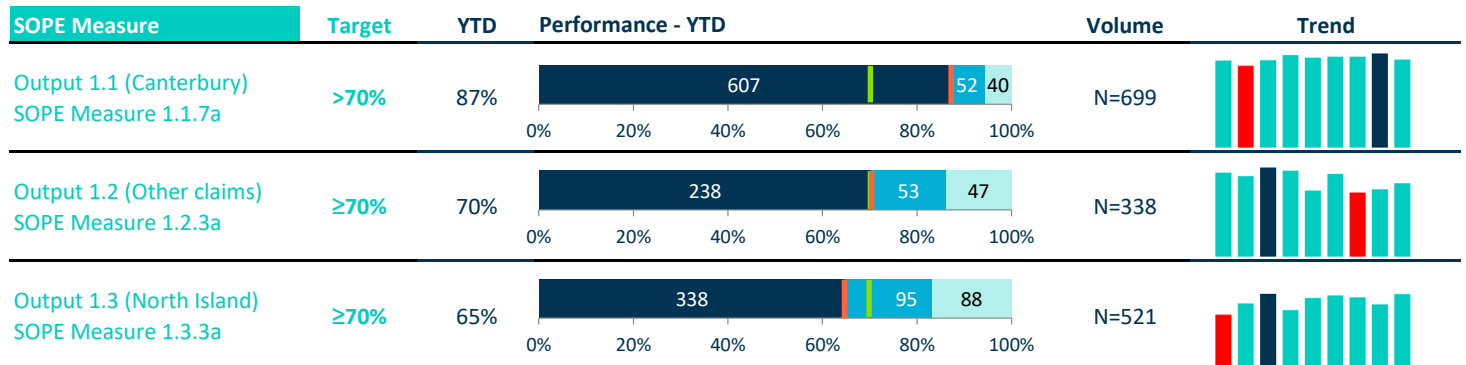
Overall experience:

Surveyed homeowners are satisfied with their overall claims experience



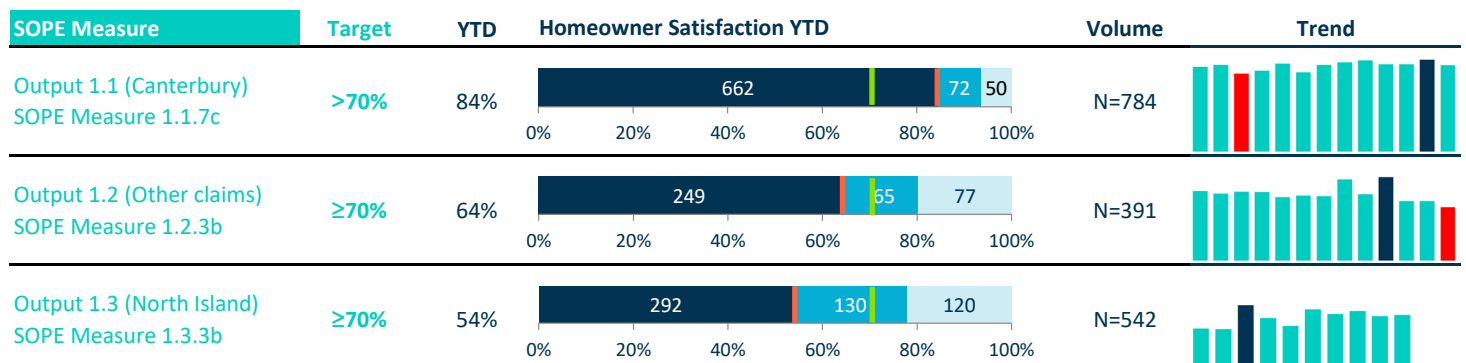
Ease of interaction:

Surveyed homeowners agree EQC Toka Tū Ake (or its partner, Outputs 1.2-3) were easy to interact with during their claim experience.



Quality of communication:

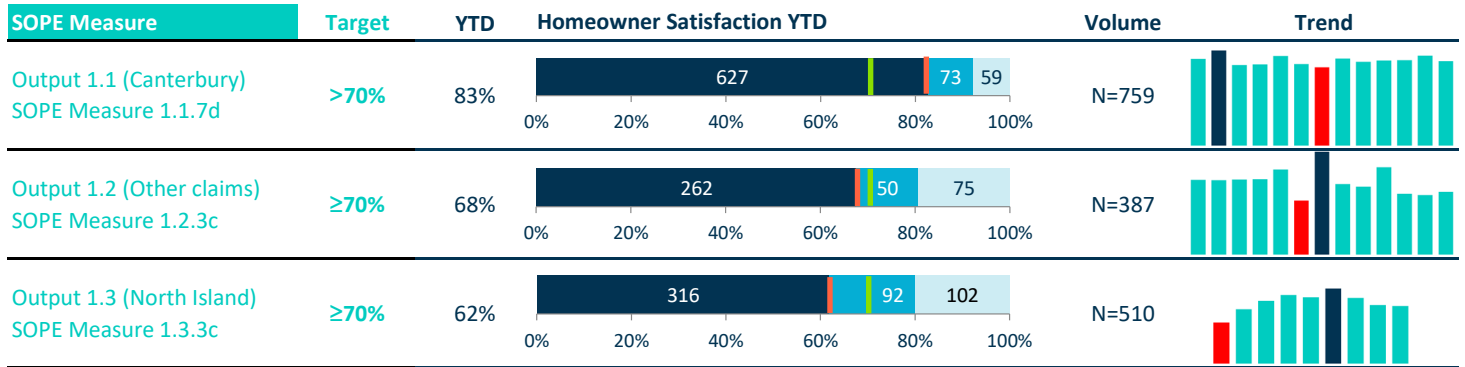
Surveyed homeowners agree EQC Toka Tū Ake (or its partner (Outputs 1.2-3)) provided clear and concise communication and homeowners were clear on next steps for their claim



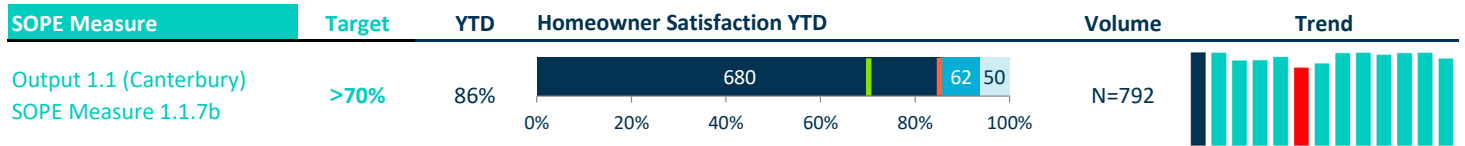
Section 5 - Homeowner Focus (cont.)

Acted as experts:

Surveyed homeowners agree EQC Toka Tū Ake (or its partner (Outputs 1.2-3)) acted as experts with the skills, knowledge and desire to help them

**Responsiveness to individual needs and situations: (Canterbury only)**

Surveyed homeowners agree EQC Toka Tū Ake was responsive to their individual needs and situation during their recent claim experience

**Why are there differences in the trendlines for the above SOPE measures?**

- Some trendlines are longer because they're a continuation of a SOPE measure from the previous financial year and so we're able to provide a view of performance for the month across a 12 month period.
- Other trendlines are shorter because they're new SOPE measures for this financial year.
- You'll also notice that some trendlines have gaps. One reason that there is a gap is because there were no respondents to the survey question associated with that SOPE measure. The other reason, as is the case with SM 1.3.3, is that we had not introduced the survey question for that associated SOPE measure into our survey script in time for reporting at the start of this financial year.

Section 5 - Homeowner Focus (cont.)

Timeliness of complaint resolution

KEY

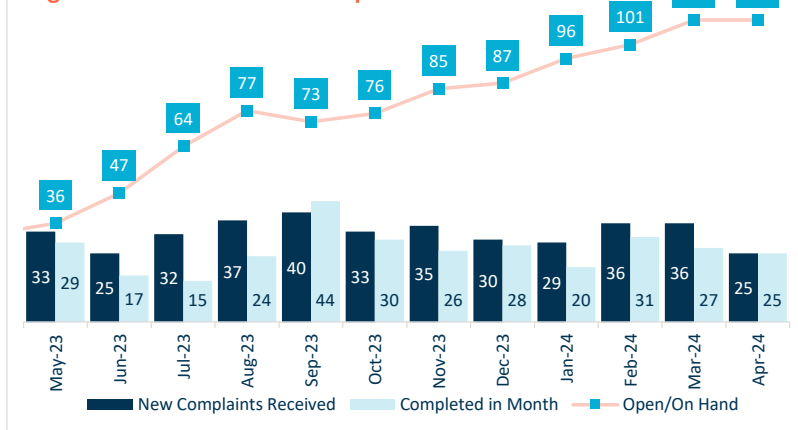
Time to resolve		Line markers	
<2 months Target	>2 months Below target	Measure Target	YTD result

Trendline

High Point
Low Point

SOPE Measure	Target	YTD	Timely resolutions YTD	Volume	Trend - timely resolutions
Output 1.1 (Canterbury) SOPE Measure 1.1.8	95%	90%	27	N=30	
Output 1.2 (Other claims) SOPE Measure 1.2.4	90%	92%	96	N=104	
Output 1.3 (North Island) SOPE Measure 1.3.4	90%	90%	172	N=191	

Progression of homeowner complaints



Overall this month

We received 25 new complaints offset by 25 resolved, leaving 110 open on hand at month end.

Canterbury

There were 4 new complaints received this month, 4 were resolved, and 1 open on hand at month end.

Other claims, including NDRA*

We received 21 new complaints offset by 21 resolved, leaving 109 open on hand at month end.

*Mar-24 figures revised to include changes in status of complaints as well as any additional complaints, as advised by insurers in Apr-24.

What's the nature of the complaints that we have on hand for insurer managed claims?

From the information received to date from insurers, the predominant complaint themes overall are *Timeframes*, *Damage not covered by the Act*, and *Assessment Outcome (repair strategy or costs)*. For the Upper North Island Weather Event, *Timeframes* continues to be the largest driver to date, representing nearly 50% of the complaints. *Act Coverage* is more predominant for non-Upper North Island weather event claims.

For claims that we are directly managing

- The complexity profile of our on hand complaints includes: simple (0); standard (5); and complex (0).

Total call, email and post volume

	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24
Outbound - Inbound Ratio	9:91	10:90	10:90	12: 88	10: 90	12: 88
Grade of Service	91%	94%	89%	85%	77%	92%
Abandonment Rate	0.6%	0.5%	0.9%	0.9%	3.5%	0.8%
Roll Over No Answer	10	5	12	16	58	13
Total Calls	1,897	1,136	1,411	2,077	1,843	1,814
Total Email and Post	3,017	2,066	3,070	3,727	3,615	3,425

Customer calls service

Across April, our grade of service was 92% (cf. 77% last month).

Actual inbound calls for the month (N=1,604) was close to forecast calls for the month (N=1,911).

Customer experience

The customer experience this month remains high at 98% (cf. 97% last month) across 365 customers surveyed this month (cf. 418 surveyed last month).

Explained: Grade of service

Grade of service is defined as calls being answered within 20 seconds.

Explained: Customer experience rating

Customers are invited to complete a survey after every call to rate their experience on a scale of 1-7. The descriptors used for the scale are as follows:

1 and 2 = negative; 3 and 4 = neutral; and 5,6,7 = positive.

Overall rating is the total positive ratings divided by total responses.

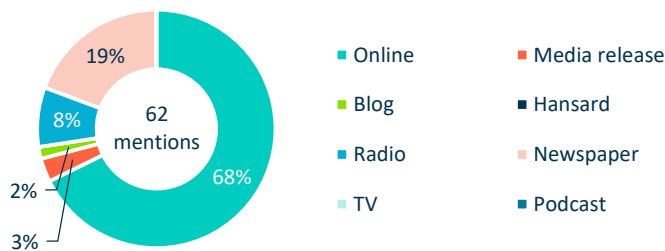
Section 6 - Media Coverage

Traditional media coverage across the month

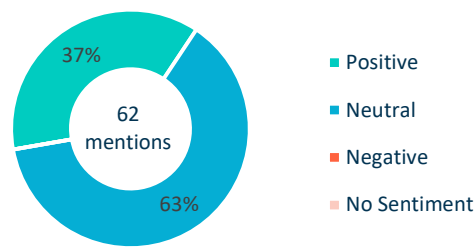
April was a comparatively quiet for media coverage of EQC Toka Tū Ake with 62 mentions recorded across the month (cf. 129 last month). The drop in coverage this month was due to the decreased number of media enquiries from the anniversary of the severe Upper North Island Weather Events of early 2023. Fewer media releases were also distributed this month.

Sentiment of coverage across the month was again predominantly neutral at 63% with the balance of sentiment positive at 37% (cf. 68% neutral and 26% positive last month). Coverage by channel this month shows that, almost seven out of every ten mentions this month occurred online, while a fifth of this month's coverage occurred through the newspaper channel.

Coverage by channel across March



Sentiment of coverage across March



Note: To calculate the coverage volume, we count the number of theme tags that each story attracts. Some stories will have multiple theme tags assigned.

37% of mentions in the media this month attracted positive coverage (cf. 26% last month), including:

- [Architecture Now: New model to inform urban planners](#)
- [Otago Daily Times: A new take on emergency preparedness](#)
- [Insurance Business News: New Zealanders raise expectations for building resilience amid seismic concerns](#)
- [Building today: Research reveals Kiwis want stronger earthquake-resistant buildings](#)

63% of mentions in the media this month attracted neutral coverage (cf. 67% last month), including:

- [Stuff: The house that became a worthless biohazard](#)
- [Sunday Star Times: Wayne Brown's right, and he would have a surprising ally](#)

There were no mentions in the media this month that attracted negative coverage (cf. 7% last month)

Media releases this month

We distributed two media releases this month:

- **3 April: [Research reveals Kiwis want stronger buildings to resist earthquake risk.](#)**
NZSEE and the EQC Toka Tū Ake published the results of the three-year Resilient Buildings Project which captures the expectations we have of our buildings and provides a policy framework tool to support engineers, and designers to align with these expectations.
- **17 April - [Ivan Skinner Award winner inspired by real-life earthquake experience.](#)**
Ben Exton received the Ivan Skinner Award at the New Zealand Society of Earthquake Engineers (NZSEE) annual conference to recognise his innovative work as a practitioner and to support his quest to develop and commercialise cost-effective engineering solutions.

Section 6 - Media Coverage (cont.)

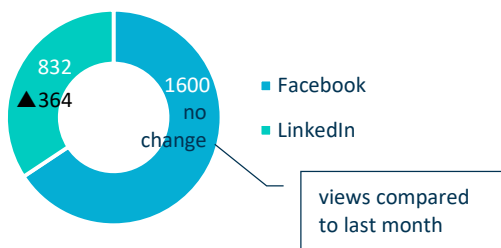
Our social media profiles

Both our social media profiles on social media channels, LinkedIn and Facebook, continue to grow. Across April, our following on LinkedIn rose to 7,485 followers (84 new followers) while our following on Facebook also increased, rising to 4,509 followers (18 new followers).

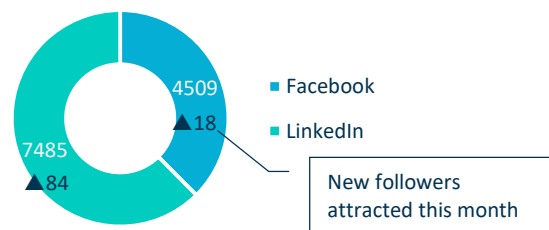
Across April, we posted 12 times on LinkedIn attracting 460 interactions, while on Facebook we posted 13 times also attracting 460 interactions.

Across the month, we attracted 832 profile views on LinkedIn and 1.6k profile views on Facebook.

Social media profile views this month



Social media profile followership



Analysis of content published on our social media profiles this month

- **Safer homes and research focus:** During April we focused on 2 content buckets - posting 6 times about science/research and seven times about safer homes. A post about the Portal was the most successful post this month, with 77 reactions and over 3,000 impressions.
- **People focused posts continue to excel:** Posts featuring our people and celebrating their success have continued showing high levels of engagement on LinkedIn.
- **Relevance to audience:** We will ensure that content we are posting is relevant and valuable to our audience's interests and needs, and de-prioritise topics that aren't resonating with them. We'll continue our focus on a stronger call to actions.
- **Continued reduced social voice:** We experienced a decreased in social voice during April, with less shares from our partners than usual.

Educating media and the public on EQCover and our role in claims

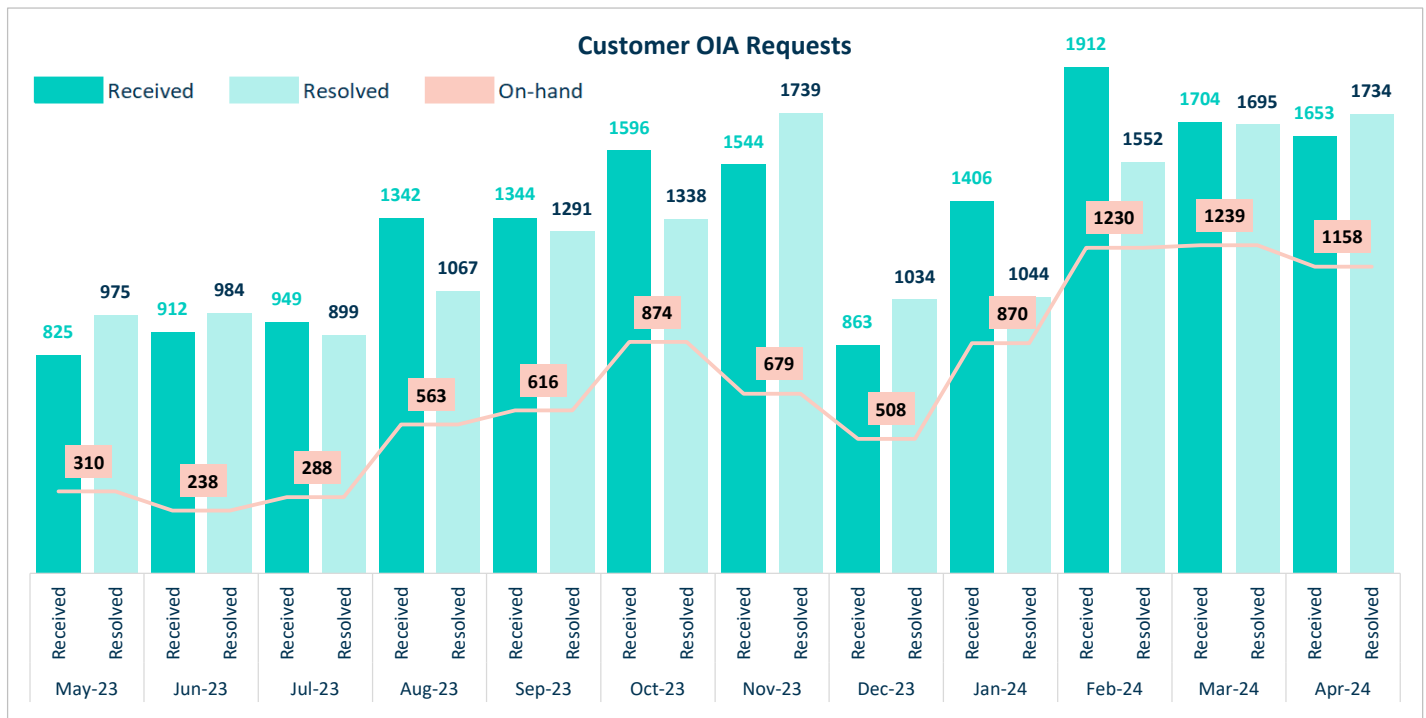
Our team continues to seek opportunities to educate the media and the public. We regularly use our responses to journalists as a chance to provide broad details of EQCover, the Natural Disaster Fund, and our insurance partnership to aid understanding.

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:

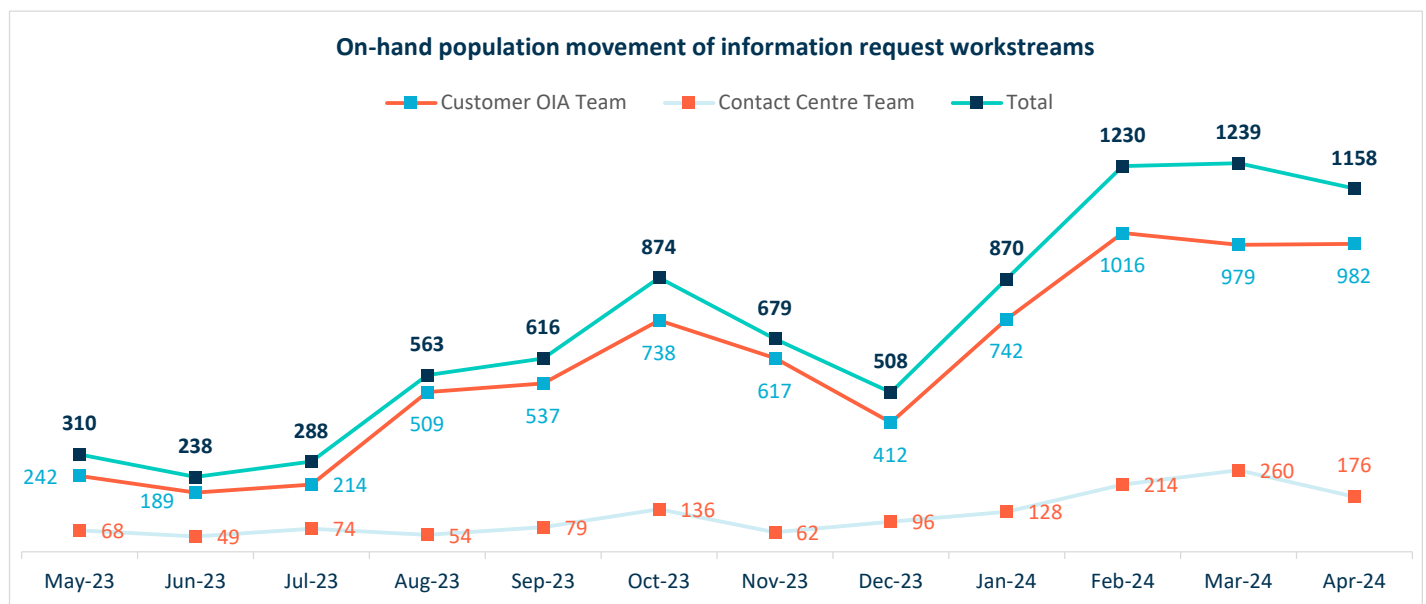
- One of our workstreams is for information requests for property related files, which is processed under either section 31A of the Earthquake Commission Act 1993 or the Official Information Act 1982; and
- Our other workstream covers information requests that our Contact Centre are able to resolve directly.



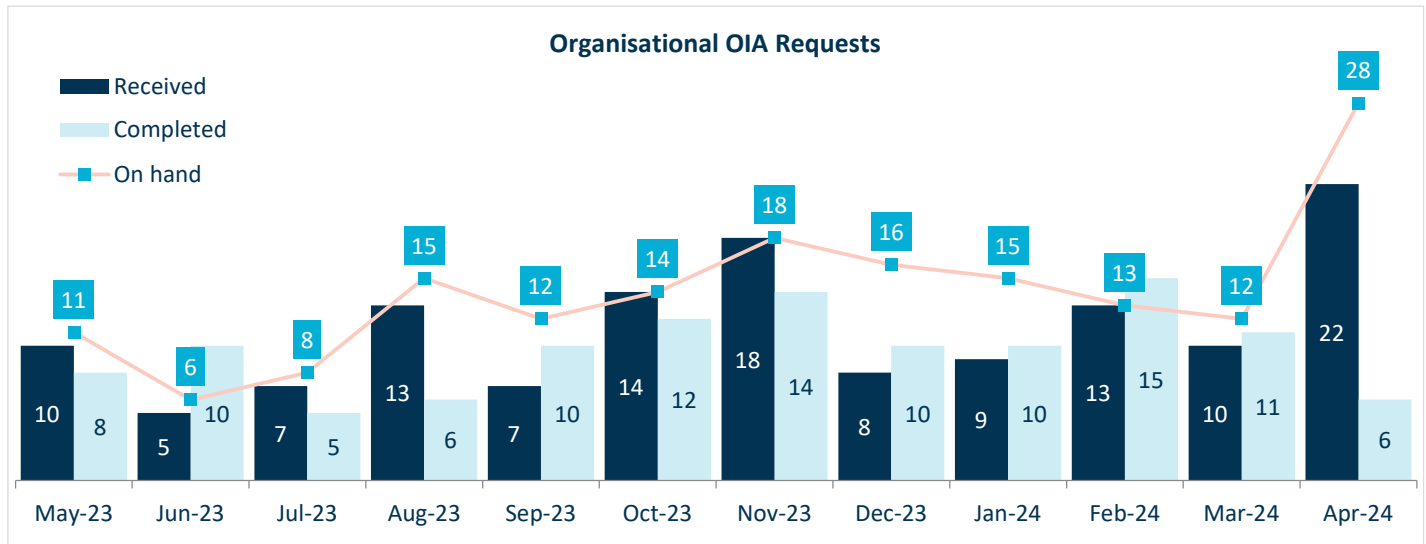
Across April, our Customer OIA and Contact Centre Teams received 1,653 new OIA requests (cf. 1,704 for Mar-24). Coupled with the 1,239 requests on hand from last month and resolution of 1,734 requests this month, we have 1,158 requests on hand at month end.

The large volume of requests received this month continues to be driven by activity in the real estate market with 81% of information released this month related to requests for property pack information. The Portal continues to further promote the essential due diligence of buyers and sellers.

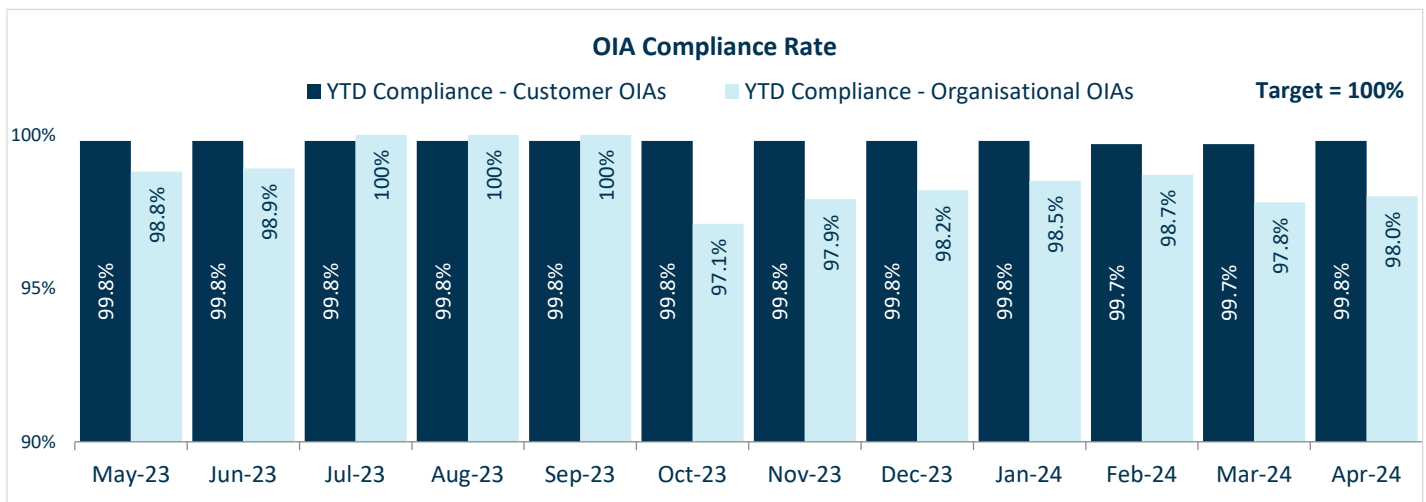
The chart below shows the monthly on hand population movement of our two customer information request workstreams.



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



Across April, our Government Relations Team received 22 new high level OIA requests (cf. 10 in Mar-24). Coupled with the 12 requests on hand from last month and 6 completed requests this month, the team have 28 requests on hand at month end. Due to updated information received from the Government Relations Team, the reported number of OIA requests received in Mar-24 has been revised.



Across April, our Customer OIA and Contact Centre teams achieved a compliance rate of 99.9% across 1,734 completed responses with 1 non-compliant responses reported. Given the large volume of information requests managed by the team, the compliance rate for the FYTD shifted slightly upward to 99.8% (cf. 99.7% at the end of last month).

During the month, our Government Relations Team achieved a 100% compliance rate across 6 completed responses, raising the FYTD compliance slightly to 98% (cf. 97.8% at the end of last month).

Ombudsman review of complaints received

Across April, we received no notices of formal investigation and one final opinion from the Ombudsman. The outcome of the final opinion was favourable to EQC Toka Tū Ake. In total, across the FYTD, we have received 6 formal notices of investigation.

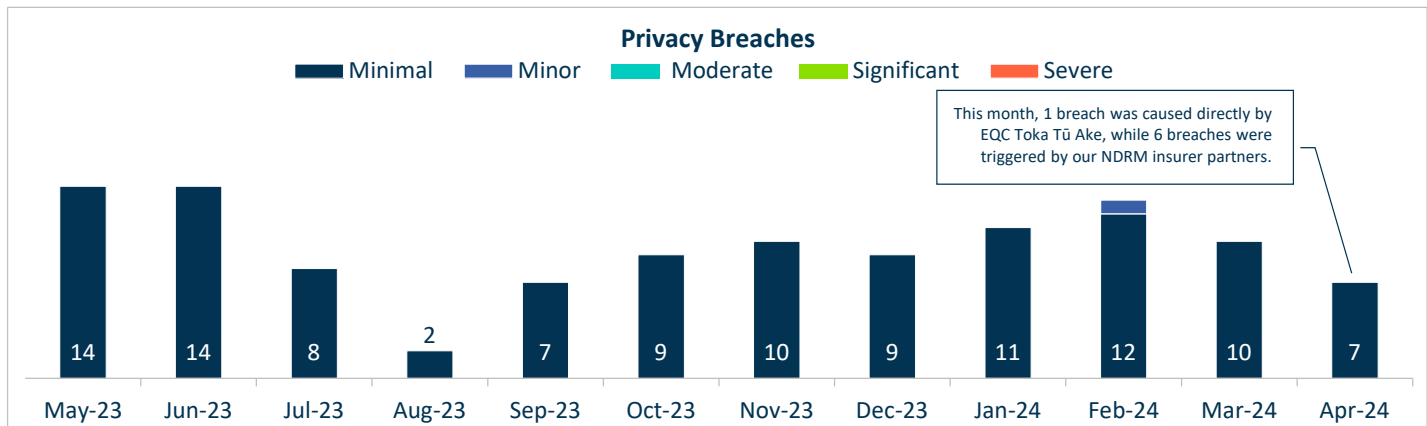
Ministerial correspondence

Across April, we received one request to draft a response for the Minister's Office. Across the FYTD, we have received a total of 17 requests. Outside of the requests from the Minister's Office, we also assisted Te Tai Ōhanga - the Treasury in drafting a response for the Minister's Office.

Section 8 - Data Protection

Across April, 7 privacy breaches (cf. 10 for Mar-24) were reported by the Risk and Compliance Team.

All reported breaches were assessed against the Government Chief Privacy Officer (GCPO) categorisation system and none have met the serious harm threshold requiring reporting to the Office of the Privacy Commissioner.



Privacy breaches

Of the 7 reported breaches across April, 1 occurred within EQC Toka Tū Ake while 6 were attributable to our NDRM insurer partners. Our Risk and Compliance team has completed its deep dive analysis of NDRM insurer partner breaches. Breaches reported by Insurers have consistently increased since 2022. Data analysis shows there is a level of correlation between number of breaches reported and the number of claims handled. We continue to work with our teams and the NDRM insurers to improve data protection.

Privacy Assessments

Across April, 7 new privacy assessments were received by the Risk and Compliance team, while 8 assessments were completed. As at end of April 2024, there are currently 2 assessments in progress.

Breach severity categories

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

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

Section 9 - Our People

Across April, our permanent workforce headcount increased by 6 to 345, while our temporary headcount decreased by 1 to 10.

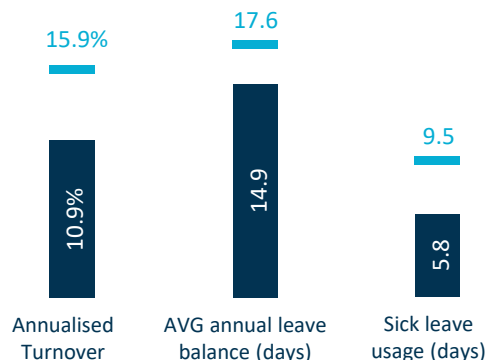
Note: Our permanent workforce headcount of 345 equates to 341.8 FTE.

Across the month, our average annual leave balance this month rose slightly by 0.6 days to 14.9 days, remaining below the 2023 public sector average ('sector average') of 17.6 days. During the same period, average sick leave usage also rose slightly by 0.2 days to 5.8 days remaining below the sector average of 9.5 days. Annualised turnover ('voluntary turnover') decreased this month by 1.1% to 10.9%, remaining under the sector average of 15.9%.

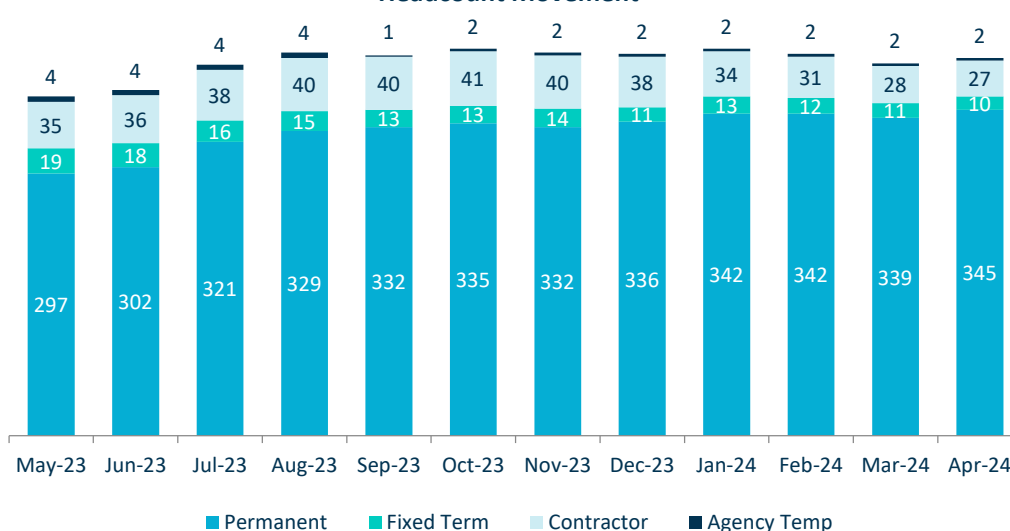
Our People, Culture, and Capability team continues to actively work with our people leaders to understand employee departure causes, future requirements, and the importance of productive conversations to address retention issues. Regular feedback from people leaders is also part of staff development plans to foster positive employee engagement.

Our People at a glance - Comparison of EQC Toka Tū Ake averages against Public Service Sector averages

2023 Public Service Sector AVG

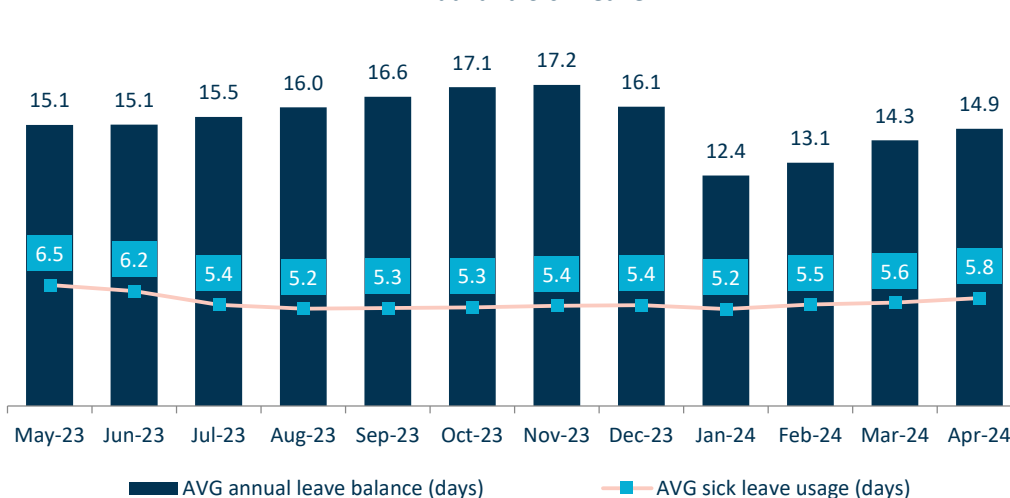


Headcount Movement



This month our permanent headcount increased by 6 compared to last month while our contractor and fixed term headcounts both decreased by 1.

Annual and Sick Leave



This month, our average annual leave balance increased by 0.6 days to 14.9 days.

Our teams that are directly involved in the response to the severe Upper North Island weather events across January and February 2023 accounts for 39% of our people who have an annual leave balance >20 days. (cf. 40% last month)

Our Workforce Profile

