

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

Monthly Performance Dashboard August 2023

Rahu River, Victoria Forest Park, NZ

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.

Our dashboard explained

Our dashboard provides a monthly snapshot of Toka Tū Ake EQC 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 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, 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).

*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 1.2 excludes claims relating to the Upper North Island weather events of January and February 2023, which are reported separately under Output 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 Toka Tū Ake ('Insurer Managed').

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

Section 4 - Resilience (Outputs 2.1 and 2.2)

This section monitors the progression of the 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 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 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 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 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 i.e. 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 Kantar Public.**

Section 6 - Media

This section monitors the volume and sentiment of 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 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 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 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

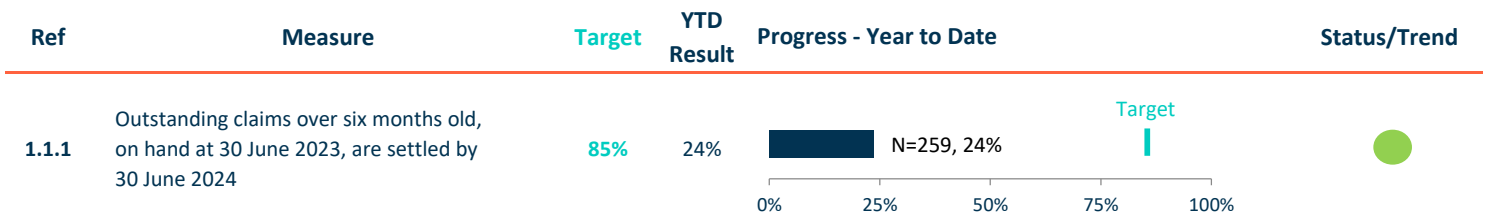
Output 1.1: Settlement of the 2010-11 Canterbury earthquake sequence claims

Output 1.1 is specifically focussed on serving customers with claims from the **2010-2011 Canterbury earthquake sequence**, including claims Toka Tū Ake EQC 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.

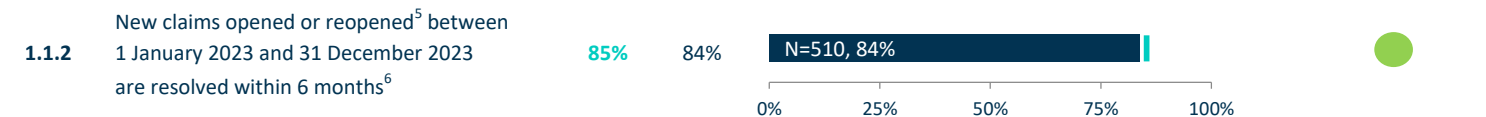
The threshold for homeowner satisfaction is different for Canterbury claims than it is for other claims. This is because damaged homes in Canterbury often have long and complex histories, in part reflective of past processes that have now changed. Also, for this reason, most of our homeowner focus measures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

Performance measures | Timeliness



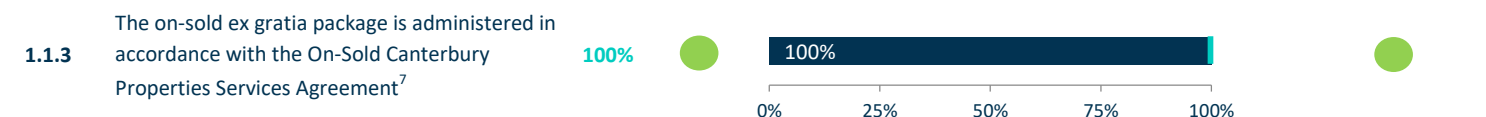
Commentary relating to SoPE measure 1.1.1

In the FYTD, performance against SoPE measure 1.1.1 is tracking in line with expected performance to meet target. To date, we have settled 61 (24%) of the 259 claims that were outstanding (over 6 months old) as at 30 June 2023.



Commentary relating to SoPE measure 1.1.2

In the FYTD, performance against SoPE measure 1.1.2 is tracking in line with expected performance to meet target. To date, 427 (84%) of 510 in-scope claims that were reopened during January-February 2023 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%

⁵The open claim has been settled (closed) from the perspective of the home owner and/or Toka Tū Ake EQC. 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, Toka Tū Ake EQC 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 Toka Tū Ake EQC records the terms and conditions on which Toka Tū Ake EQC 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.

Key:

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

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

Output One - Recovery after an event (cont.)

Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend
1.1.4	Claims managed on behalf of Southern Response are managed in accordance with the Agreement Relating to Management of Outstanding Canterbury Claims between Toka Tū Ake EQC and Southern Response ⁸	100%	100%		

Commentary relating to SoPE measure 1.1.4

Under clause 6.6 of the Agreement relating to management of outstanding Southern Response earthquake claims, EQC must obtain Southern Response's written agreement prior to proceeding, where the Settlement Sum or Repair or Rebuild Sum exceeds the Cap by more than \$50,000.

1.1.5	New Southern Response claims opened or reopened between 1 January 2023 and 31 December 2023 are settled within six months	60%	93.0%		
-------	---	-----	-------	--	--

Commentary relating to SoPE measure 1.1.5

In the FYTD, performance against SoPE measure 1.1.5 is tracking ahead of expected performance to meet target.

Of the 43 covered Southern Response claims reopened between 01 January 2023 and 31 December 2023 that have either been settled or where the claim is still active beyond six months, 40 have been settled within six months while 3 are still active beyond 6 months.

Performance measures | Homeowner focus

1.1.6	Surveyed homeowners are satisfied with their overall claims experience	>60%	69%		
-------	--	------	-----	--	--

Commentary relating to SoPE measure 1.1.6

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

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

1.1.7	Surveyed homeowners agree or agree strongly that Toka Tū Ake EQC:	YTD result	Progress - Year to Date	Status/Trend
	• was easy to interact with during their claim	>70%	85%	
	• was responsive to their individual needs and situation during their recent claim experience	>70%	85%	
	• provided clear and concise communication, and homeowners were clear on next steps for their claim	>70%	82%	
	• acted as experts with the skills, knowledge and desire to help them	>70%	83%	

Commentary relating to SoPE measure 1.1.7

In the FYTD, performance against SoPE measure 1.1.7 is tracking in line with expected performance to meet target across all of the four dimensions of the measure. From Aug-23, a result is now available for the first dimension - 'was easy to interact ...'. No result was available for Jul-23 as the inclusion of the corresponding survey question did not occur within that reporting period.

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

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

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

Output One - Recovery after an event (cont.)

Performance measures | Homeowner focus (cont.)

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend
1.1.8	Timeliness of complaints resolution: complaints are resolved in two months	95%	80%	<p>N=5, 80%</p>	

Commentary relating to SoPE measure 1.1.8

In the FYTD, performance against SoPE measure 1.1.8 is tracking behind expected performance to meet target.

Of 5 complaints relating to Canterbury claims received to date, 4 (80%) have been resolved within two months. The claim not resolved within 2 months is a complex complaint involving a third party customer representative.

1.1.9	Toka Tū Ake EQC settlements should be enduring: percentage of settled claims reopened within six months ⁹	≤5%	10%	<p>N=372, 10%</p>	
-------	--	-----	-----	-------------------	--

Commentary relating to SoPE measure 1.1.9

In the FYTD, performance against SoPE measure 1.1.9 is tracking behind expected performance to meet target. Of the 372 in-scope claims settled during January-February 2023, 37 claims (10%) have been reopened within six months.

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

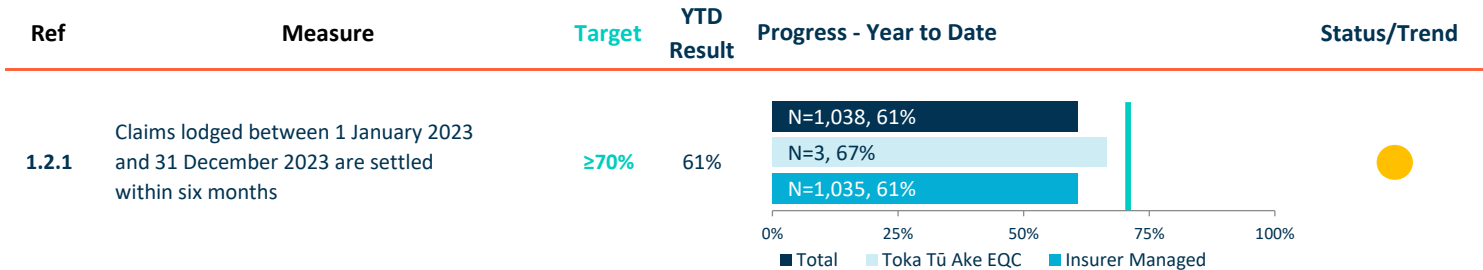
Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

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

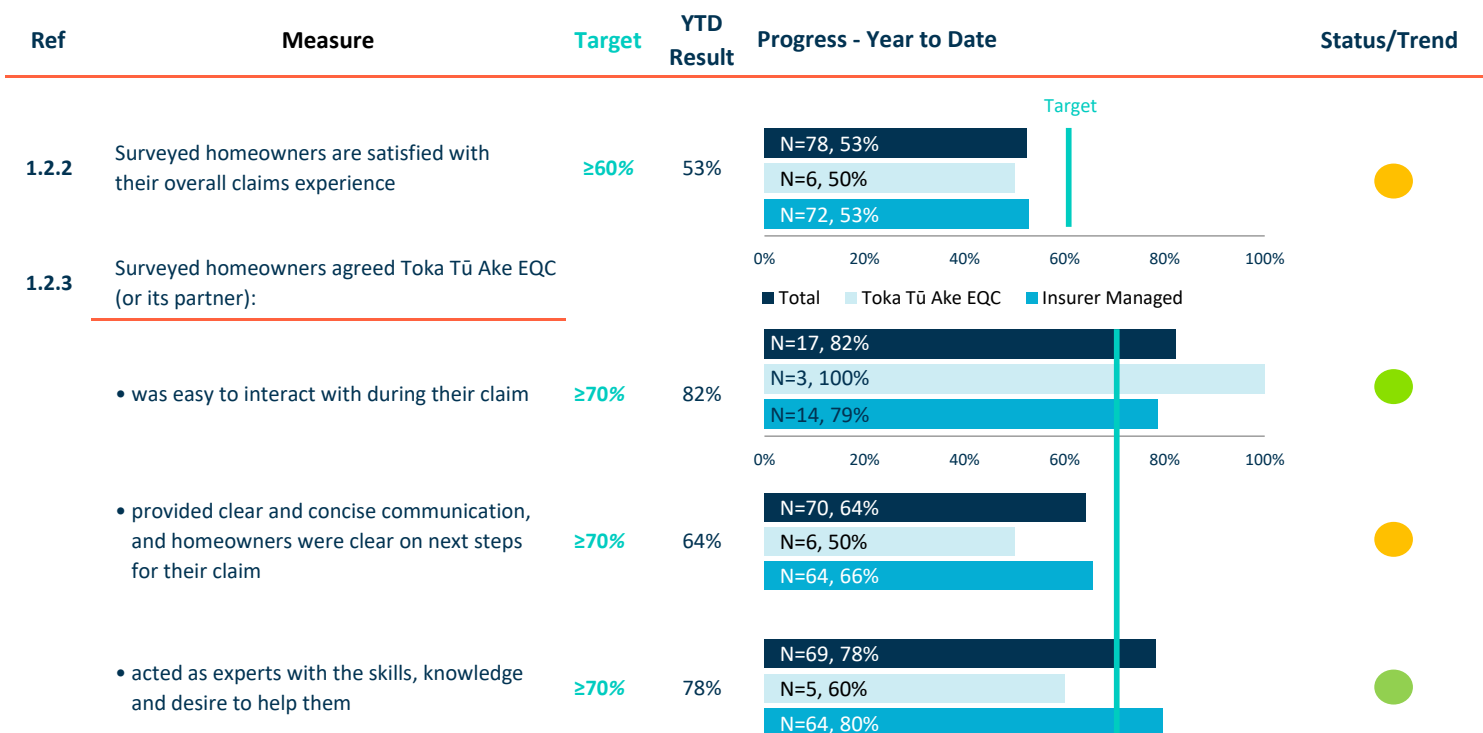


Commentary relating to SoPE measure 1.2.1

In the FYTD, performance against SoPE measure 1.2.1 is tracking behind expected performance to meet target. To date, 632 (61%) claims of 1,038 in-scope claims lodged during January-February 2023 have been settled within 6 months. For those in-scope claims not settled, the loss cause profile is evenly split between EQ and LSF (landslip, storm, flood) related events. Timely settlement of claims continues to be impaired by claim complexity and ongoing limited availability of third-party resource (e.g. geotechnical engineer expertise shared with councils).

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 Toka Tū Ake EQC and our insurer partners are tracking in line with the trajectory expected to achieve the target for this measure by 30 June 2024.

Output 1.2 | Performance measures | Homeowner focus



Commentary relating to SoPE measures 1.2.2 and 1.2.3

In the FYTD, performance against SoPE measure 1.2.2 is tracking behind expected performance required to meet target with a FYTD result of 53%.

SoPE measure 1.2.3a - *easy to interact with* is now reportable, and is tracking ahead of expected performance with a FYTD result of 82%.

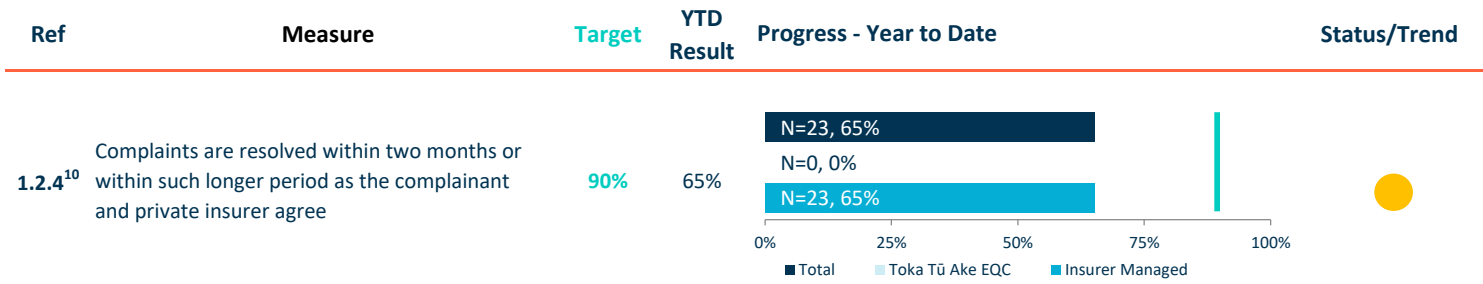
SoPE measure 1.2.3b - *clear and concise communications* is tracking behind expected performance with a FYTD result of 64%.

SoPE measure 1.2.3c - *acted as experts with knowledge* is tracking ahead of expected performance with a FYTD result of 78%.

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 1.2.4

In the FYTD, performance against SoPE measure 1.2.4 is tracking behind expected performance required to meet target, with a YTD result of 65%.

Of all in-scope claims for this measure:

- 0% of complaints against Toka Tū Ake EQC-managed claims have been resolved within two months or the expected timeframe (N=0); and
- 65% of complaints against Insurer managed claims have been resolved within two months or the expected timeframe (N=23).

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



Commentary relating to SoPE measure 1.2.5

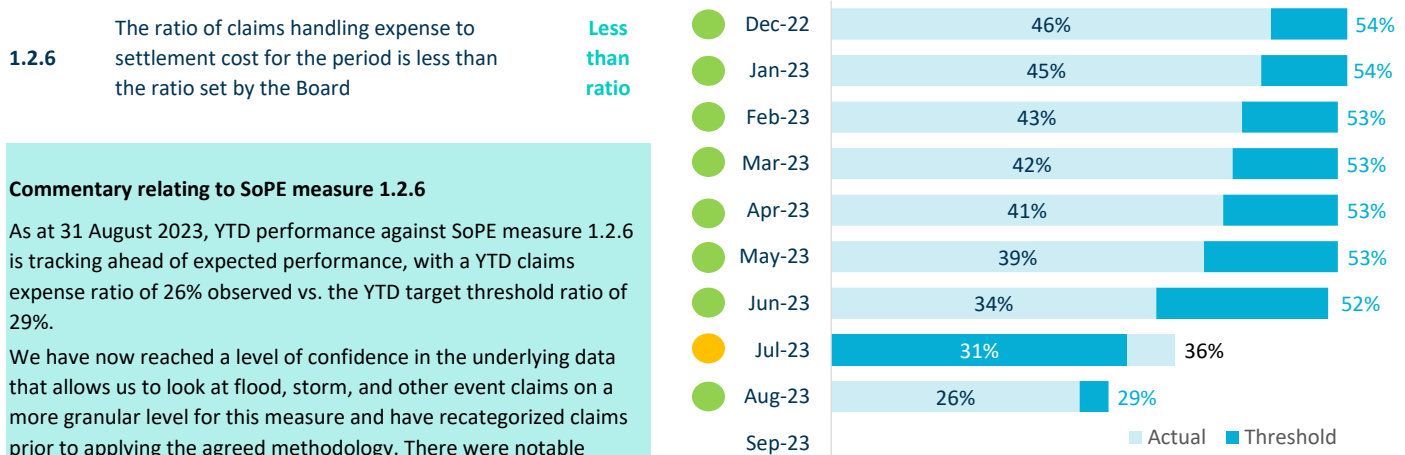
In the FYTD, performance against SoPE measure 1.2.5 is tracking ahead of expected performance to meet target, with a YTD reopen rate of 2%.

Of all claim settlements during January-February 2023:

- 17% of Toka Tū Ake EQC-managed claims have been reopened within 6 months of closure (N=24); and
- 1% of Insurer managed claims have been reopened within 6 months of closure (N=402).

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 relating to SoPE measure 1.2.6

As at 31 August 2023, YTD performance against SoPE measure 1.2.6 is tracking ahead of expected performance, with a YTD claims expense ratio of 26% observed vs. the YTD target threshold ratio of 29%.

We have now reached a level of confidence in the underlying data that allows us to look at flood, storm, and other event claims on a more granular level for this measure and have recategorized claims prior to applying the agreed methodology. There were notable increases in settlement payments made this month, which reduces the CHE Ratio. Additionally, past invoices are currently being processed and the number of claims for one insurer increased.

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.

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

¹¹Measure excludes administrative reopens.

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

Output One - Recovery after an event (cont.)

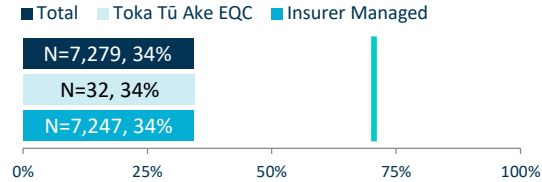
Output 1.3 - Claims relating to Upper North Island weather events: January - February 2023

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%



Commentary relating to SoPE measure 1.3.1

As an indication of settlement progress as at August EOM, 34% of over 7,000 claims in progress are currently settled.

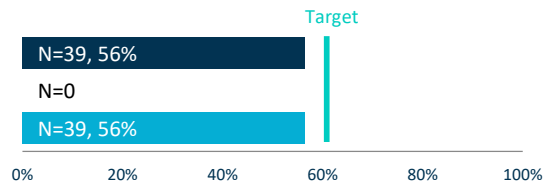
Explanatory note: Performance for this measure is based on the final result as at 30 June 2024. Claims come into scope once 12 months have elapsed since their dates of lodgement. The YTD results provide an indication of whether or not Toka Tū Ake EQC and our insurer partners are tracking in line with the trajectory expected to achieve the target for this measure.

Output 1.3 | Performance measures | Homeowner focus

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

≥60%

56%

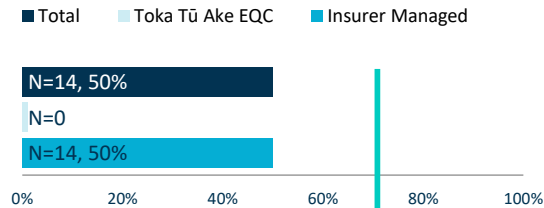


- 1.3.3** Surveyed homeowners agreed Toka Tū Ake EQC (or its partner):

- were easy to interact with during their claim

≥70%

50%



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

≥70%

39%



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

≥70%

40%



Commentary relating to SoPE measures 1.3.2 and 1.3.3

In the FYTD, performance against SoPE measure 1.3.2 is tracking in line with expected performance required to meet target with a YTD result of 56%.

SoPE measure 1.3.3a - *easy to interact with* is tracking behind expected performance with a YTD result of 50%, though the sample size is small (reportable from Aug-23).

SoPE measure 1.3.3b - *clear and concise communications* is tracking behind expected performance with a YTD result of 39%.

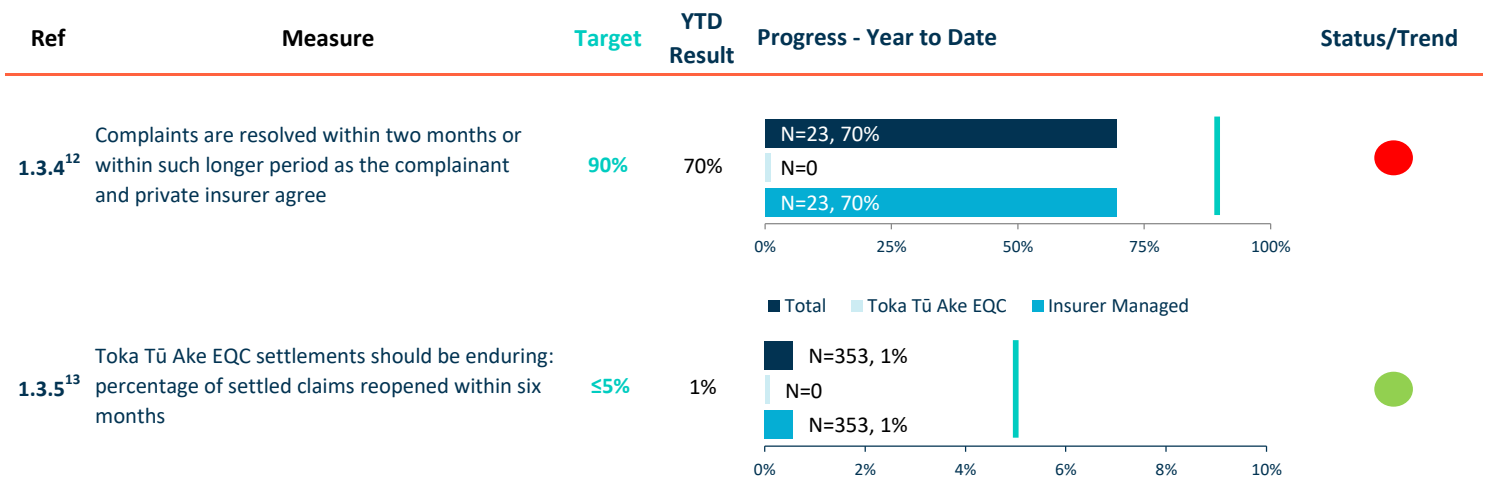
SoPE measure 1.3.3c - *acted as experts with knowledge* is now reportable this month, tracking behind expected performance with a YTD result of 40%, based on a small sample size.

Key:

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

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

Output 1.3 | Performance measures | Homeowner focus (cont.)



Commentary relating to SoPE measures 1.3.4 and 1.3.5

SoPE measure 1.3.4 - In the FYTD, performance against SoPE measure 1.3.4 is tracking behind expected performance required to meet target with a YTD result of 70% (N=23). This result is based upon insurer notified dates of complaint resolution. Moving through the FY, Toka Tū Ake EQC will urge insurer confirmation where extended resolution timeframes are agreed with customers, for a more complete view of performance.

SoPE measure 1.3.5 - In the FYTD, performance against SoPE measure 1.3.5 is tracking ahead of expected performance required to meet target with a YTD reopen rate of 1% (N=53).

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

¹³Measure excludes administrative reopens.

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 2.1 - 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

Ref	Measure	Target	YTD Result	Progress - Year to Date				Status/Trend
2.1.1	Percentage of stakeholders ¹⁵ surveyed ¹⁶ 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 ¹⁴	>75%						Annual measure
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%						Annual measure
2.1.3	Percentage of the public surveyed ¹⁷ who say: • they thought about potential risks of natural hazards when buying or looking to buy a property • they are aware they can take action to make their homes safer and stronger for hazard events • where possible, they have taken action as homeowners on any of the six key preparedness actions ¹⁸ promoted by Toka Tū Ake EQC ¹⁹	>75% >60% >55%		Q1 result 00% N=000	Q2 result 00% N=000	Q3 result 00% N=000	Q4 result 00% N=000	Measured quarterly, first result available Sep-23
2.1.4	Number of formal, evidence-based submissions made on relevant (natural hazard risk) policies, plans, or initiatives or local government statutory plans. Reviewer commentary that submissions are: • of good quality • on matters relevant to natural hazard risk reduction	5						Annual measure

Commentary relating to SoPE measures under Output 2.1

SoPE measure 2.1.1-2 - the result for this measure is based on an annual survey. We expect to report on results in our Jun-24 report.

SoPE measure 2.1.3 - the result for this measure is based on quarterly surveys. We expect to report on Q1 results in our Sep-23 report.

SoPE measure 2.1.4 - the result for this measure is based on an annual review. We expect to report on results in our Jun-24 report.

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		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 - 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 Deliver exposure assessment capability for tsunami (building only) and rainfall induced landslip 	as per milestones	 	In the FYTD, performance against SM 2.2.1 is tracking in line with expected performance required to meet target within FY23-24.	Binary measure
2.2.2	A Business Case for Stage 2 of the Natural Hazards Portal is costed and presented to the Toka Tū Ake EQC Board.	as per milestones		Refer to commentary below	Binary measure

Further commentary relating to SoPE measures under Output 2.2

SoPE measure 2.2.2 - Following the successful soft launch of the Natural Hazards Portal in July, Toka Tū Ake EQC shared the portal more widely this month via media release and social media channels. Work is now underway to scope the future functions of the portal. This includes hazard and risk mapping, personal risk assessment, risk tolerance and risk reduction, and public education. This work underpins the development of the second stage business case.

²⁰PRUE is our loss model 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 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.


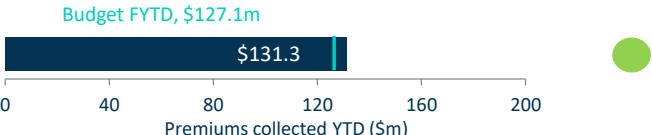



Performance measures

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		Not yet reportable	Annual measure
3.1.2	Annual consultation with the Crown on risk appetite occurs prior to purchasing reinsurance for 2024-2025	as per measure		Not yet reportable	Annual measure
3.1.3	An annual review of the risk financing strategy is conducted	30 June 2024		Not yet reportable	Annual measure

Further commentary relating to SoPE measures under Output 3.1

SoPE measures 3.1-3 are annual measures, either completed or not completed. We will generally report on any progress across FY23-24 on a quarterly basis, unless there are significant developments in the intervening months in which case we will report these.

Output 3.2 - Managing the NDF








3.2.1	The level of premiums collected compared to annual financial budget	100%			
3.2.2	The NDF is managed in accordance with directions from the Minister	100%		First quarterly reporting checkpoint Sep-23	

Further commentary relating to SoPE measures under Output 3.2

SoPE measure 3.2.1 - Actual premiums collected for the FYTD is favourable \$4.2m (\$131.3m in premiums have been collected against our budgeted position of \$127.1m).

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

Key:



	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance
	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 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	as per measure		Not yet reportable	


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		Attestation will form part of the Insurer's annual assurance reporting, which next takes place in June 2024.	
-----	---	----------------	---	--	---

Further commentary relating to SoPE measures 4.1 and 4.2

SOPE measure 4.1 - All of government panel suppliers were asked to submit a review proposal based on specific requirements. A preferred supplier has been selected with a contract expected to be signed by mid October 2023.

A stage approach is being proposed for the review and the expected planning with the supplier will take place at the beginning of October 23 with the initial findings provided by December 23. The initial report is likely to identify some themed-up lessons related to the range of scope requirements, some of which are anticipated to be implemented to provide immediate benefits for the remainder of the event recovery and some will be for ongoing events.

4.3	Toka Tū Ake EQC and NDRM insurers further develop the NDRM's efficiency and effectiveness as a claims model by completing projects in the approved implementation plan ²²	as per measure		Refer to commentary below	
-----	--	----------------	---	---------------------------	---








4.4	New Zealanders have increasing trust and confidence in Toka Tū Ake EQC	as per measure		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
-----	--	----------------	---	--	----------------

Further commentary relating to SoPE measures 4.3 and 4.4

SoPE measure 4.3 - At a headline level, the Insurer Engagement Workplan (IEW) is ON TRACK. In total there are eight projects included in the IEW for FY23-24. Of these projects, four are in-flight with no material delays noted against any of the critical project workstreams. There are also no material delays noted against the scheduled start of the remaining four projects.

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		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		

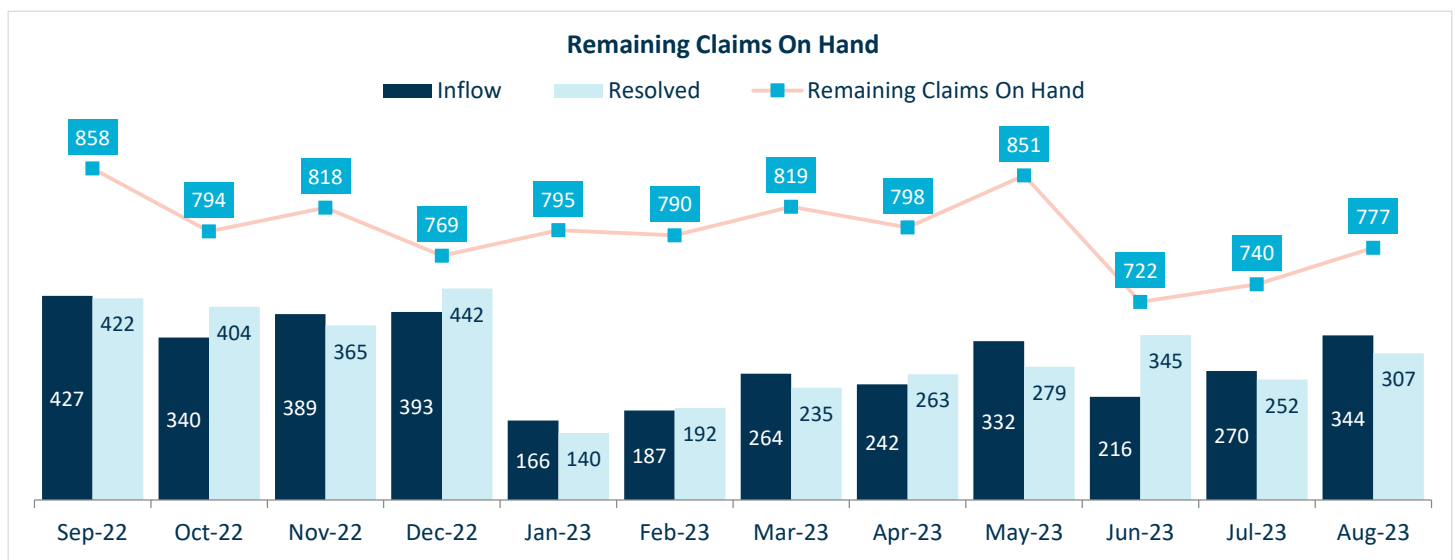
Section 2 - Settlement of the 2010-11 Canterbury earthquake sequence claims

During August, 307 claims were settled, offset by inflow of 344 claims. At month end we have 777 open Canterbury claims on hand (cf. 740 at EOM Jul-23), an increase of 37 from last month.

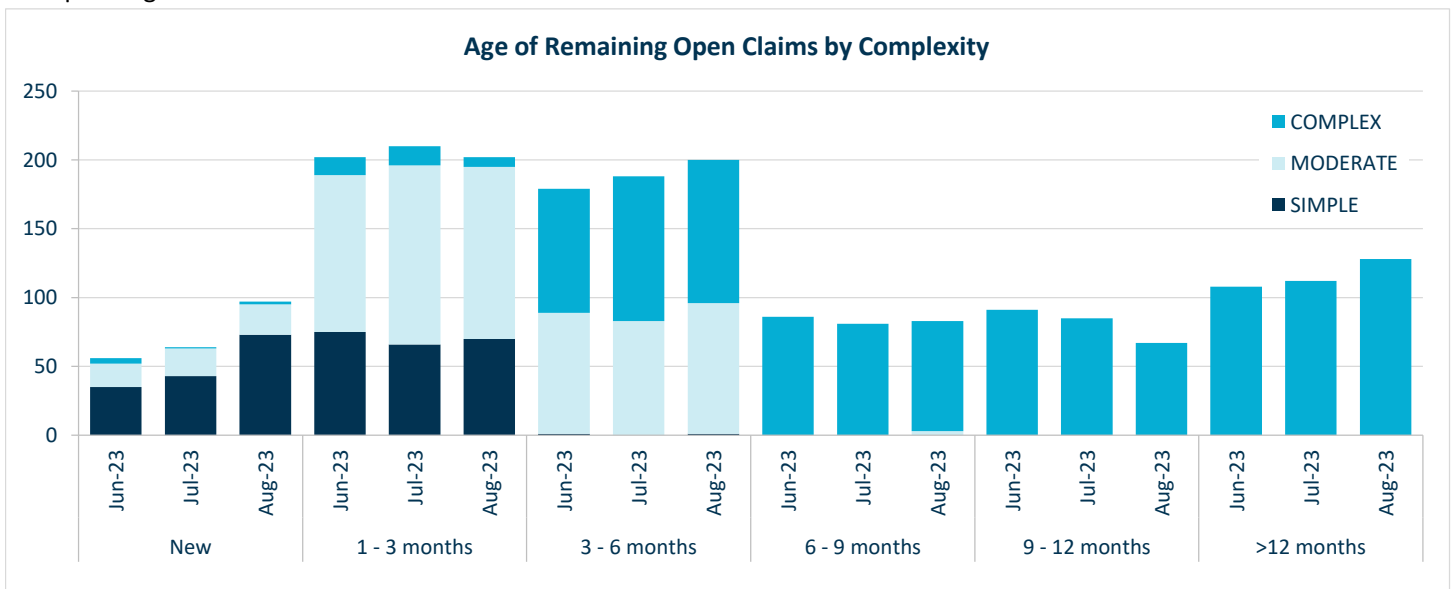
Sampling across the month shows that 69% of claims are closed within 3 months of reopening (cf. 76% as at EOM Jul-23), while 5% of settlements were 'aged claims' (claims older than 12 months). Sampling across the month also shows that just under 84% are categorised as 'simple' claims ie. closed or forecast to close by EOM Oct-23. A further 15% are classified as 'standard' complexity (3-6 month forecast duration). Missed damage remains the top reopen customer-initiated category, accounting for just over 83% of this month's inflow, with drainage/plumbing related reasons the biggest driver.

The age profile of remaining claims reveals that just over 38% are <3 months old while aged claims (claims >12 months old) account for just over 16%. Settling aged claims remains an ongoing focus. Currently we have 128 aged claims and 150 aging claims (67 aged 9-12 months and 83 aged 6-9 months).

With effect February 2023, claims that have been reopened for the purposes of minor works payments, which are purely administrative reopens, are now excluded from reported volume counts. The exclusion of claims reopened for this administrative purpose account for the lower volumes reported for February. This exclusion will also be visible in lower volumes reported for consequent months.



The 307 claims resolved this month includes 6 claims that were open with Canterbury at the beginning of August, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 989 of which are excluded). Five claims were resolved for minor works, four more SRES MOU claims were resolved, and nine pending claims were transferred to Claims Assurance.



Resolution of aged claims continues to be a key priority for our settlement teams. Though claims aged >12 months increased by 14% in August to 128 (cf. 112 last month), claims aged 9-12 months reduced by 21%, from 85 to 67 claims. Claims aged <3 months increased by 9% to 299 (cf. 274 last month), and claims aged 3-9 months collectively increased by 5% to 283 (cf. 269 last month).

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

Missed Damage, 73.4%

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

Homeowner Complaint, 1.3%

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

Additional Payment, 4.4%

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 homeowner, 1.9%

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



Repair Methodology, 6.9%

Claim has been reopened as the homeowner 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.

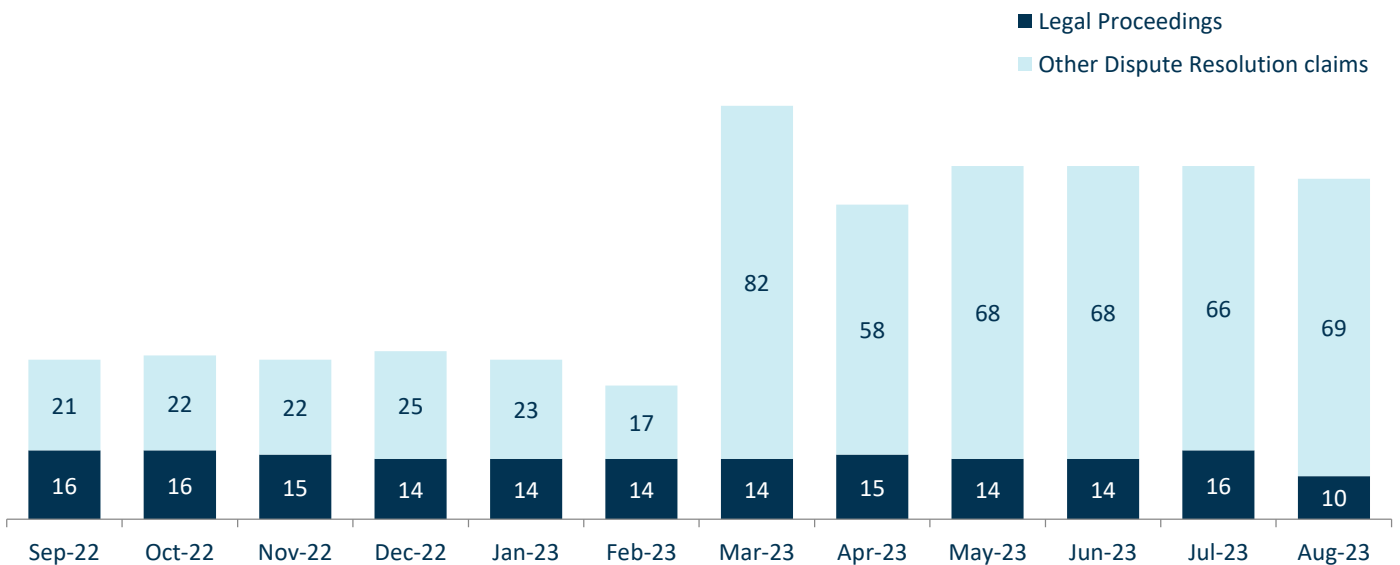
* Methodology: determining a repair strategy for damage relating to Natural Disaster using appropriate qualified specialist assessments.

Repair Quality, 12.1%

The homeowner 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 homeowner following cash settlement need to be resolved directly by the homeowner with the contractor.

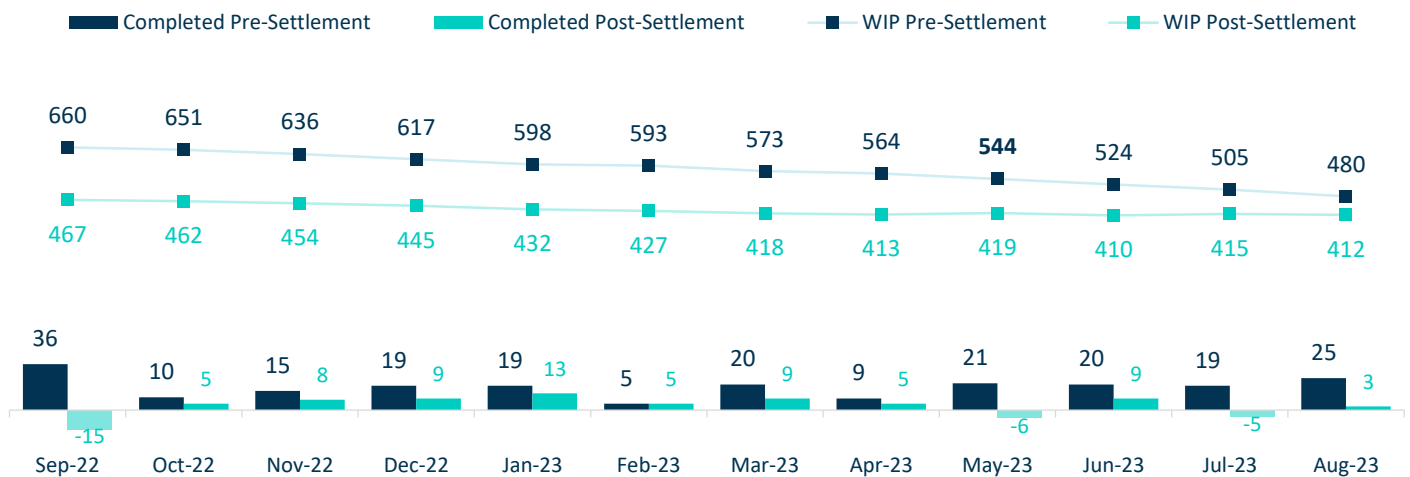
Claims in Dispute



As at 31 August, we have 10 Canterbury claims that are subject to legal proceedings (cf. 16 at EOM Jul-23). Our population of other claims requiring dispute resolution currently stands at 69 (cf. 66 at EOM Jul-23).

Section 2 - Canterbury (cont.)

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



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.

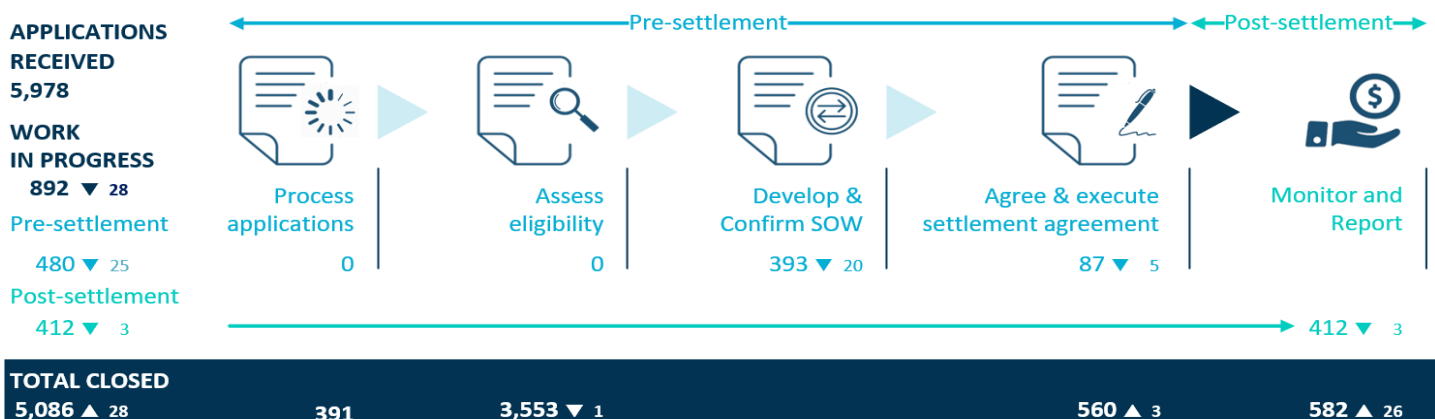
The chart above plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 5,498* applications ('total closed' (5,086) + 'WIP post-settlement' (412)) of which:

- 1,554 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Completed - EQC Payment' (560) + 'Monitor and Report' (994));
- 766 have been transferred to Toka Tū Ake EQC operations to be managed as they're unlikely to exceed the EQC cap, or do not fit the On-Sold eligibility criteria; and
- 1,037 have been closed due to insufficient information.

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

- **Pre-settlement** - 480 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Pre-settlement'), including 78 Awaiting Agreements with Customers.
- **Post-settlement** - 412 (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 - 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:

- Historic claims that we manage directly that pre-date the Natural Disaster Response Agreement (NDRA)
- 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.

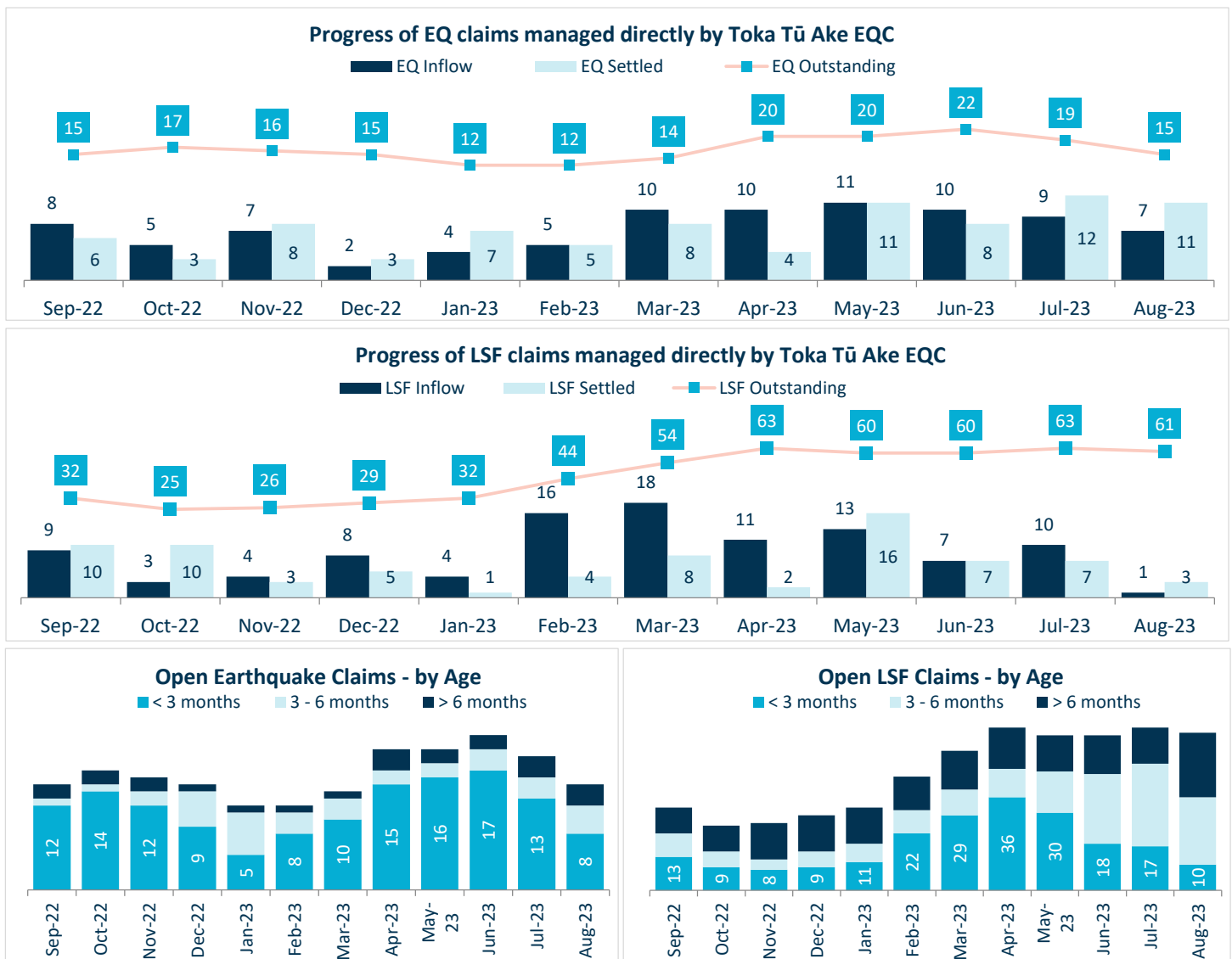
Historic claims managed directly by Toka Tū Ake EQC

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 August, inflow included 8 new and reopened claims (cf. 19 for Jul-23). The loss cause profile of this month's inflow was 88% Earthquake (EQ) related and 12% Landslip, Storms and Flood (LSF) related.

This month we settled 14 claims. Coupled with an on-hand population of 82 at the end of last month, we have 76 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?

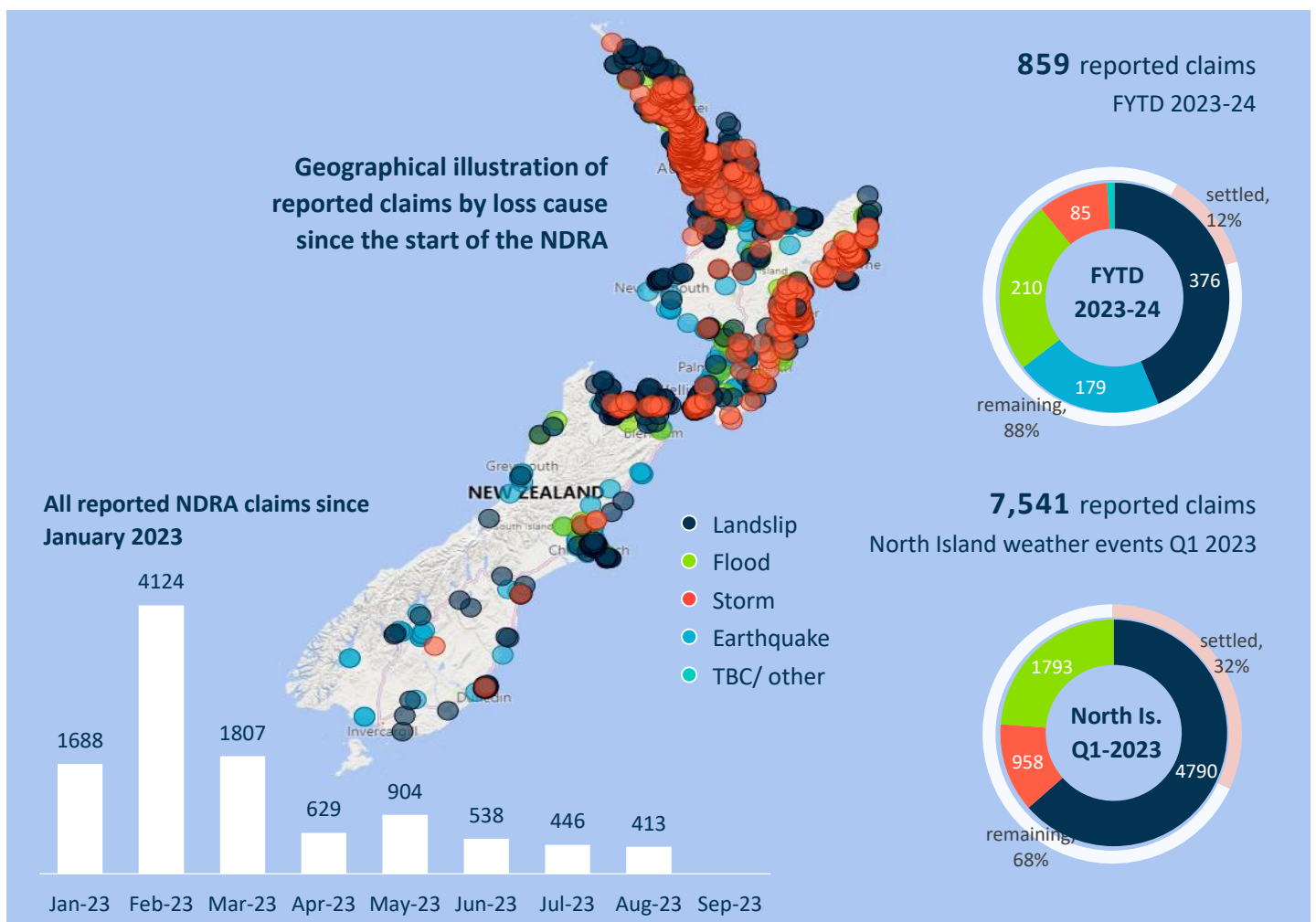
Since the commencement of the NDRA, we've received 15,993 claims (cf. 15,374 reported last month). Over 80% of reported claims are related to a weather event.

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 obtained from insurers, the reported claims total for July-23 has been revised in August-23.

Section 4 - Resilience

Progress summary

On our Resilience Three Year Priorities (2019-22)

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

The quarterly frequency of our progress reporting takes into account that the nature of the work undertaken to progress our *Resilience Three Year Priorities* is more suited to quarterly progress reporting. Our next quarterly update will be provided in the Toka Tū Ake EQC Performance Dashboard - September 2023.

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 - 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 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.

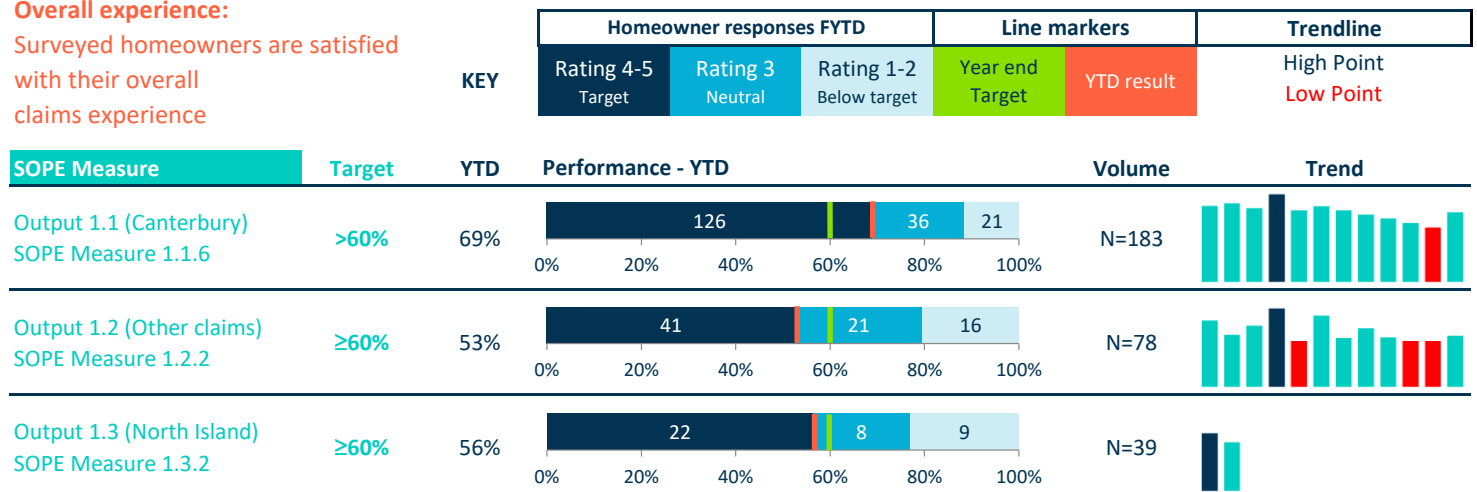
Are there any significant changes to our FY23-24 homeowner experience reporting from last year?

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



Commentary relating to overall experience

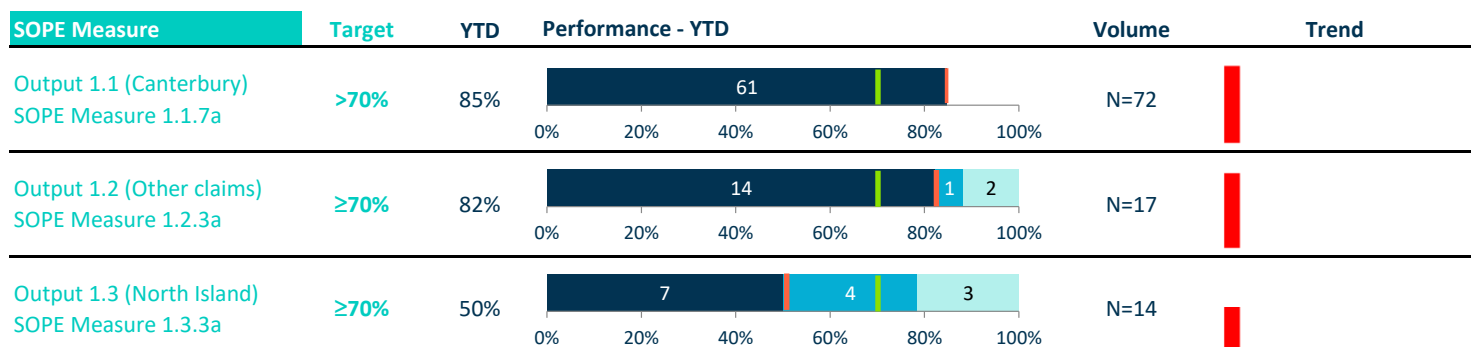
In the FYTD, performance against SoPE 1.1.6 is tracking ahead of expected performance required to meet target with a FYTD result of 69%. (N=183)

In the FYTD, performance against SoPE 1.2.2 is tracking behind expected performance required to meet target with a FYTD result of 53%. (N=78)

In the FYTD, performance against SoPE 1.3.2 is tracking in line with expected performance required to meet target with a FYTD result of 56%. (N=39)

Ease of interaction:

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



Commentary relating to ease of interaction

In the FYTD, performance against SoPE 1.1.7a is tracking ahead of expected performance required to meet target with a FYTD result of 85%. (N=72)

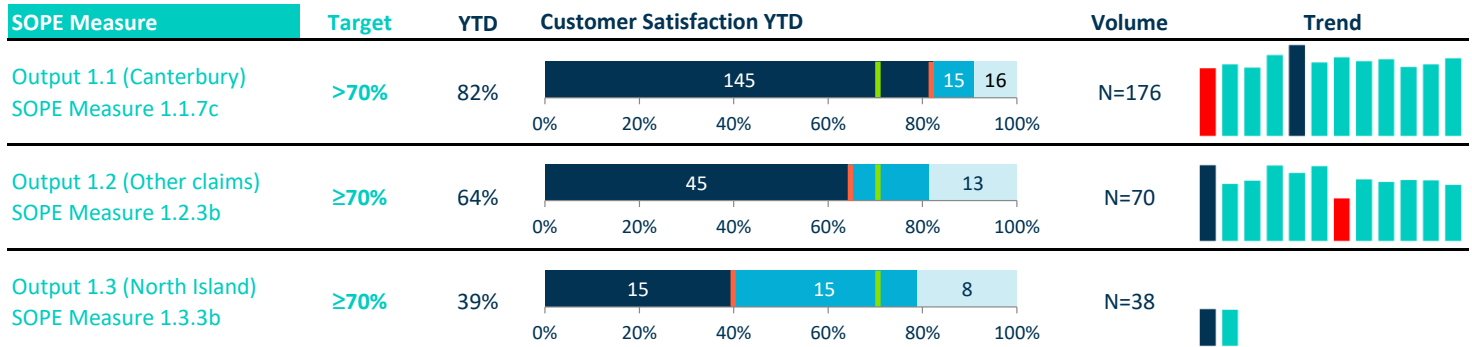
In the FYTD, performance against SoPE 1.2.3a is tracking ahead of expected performance required to meet target with a FYTD result of 82%. (N=17)

In the FYTD, performance against SoPE 1.3.3a is tracking behind expected performance required to meet target with a FYTD result of 50%. (N=14)

Section 5 - Homeowner Focus (cont.)

Quality of communication:

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

**Commentary relating to quality of communication**

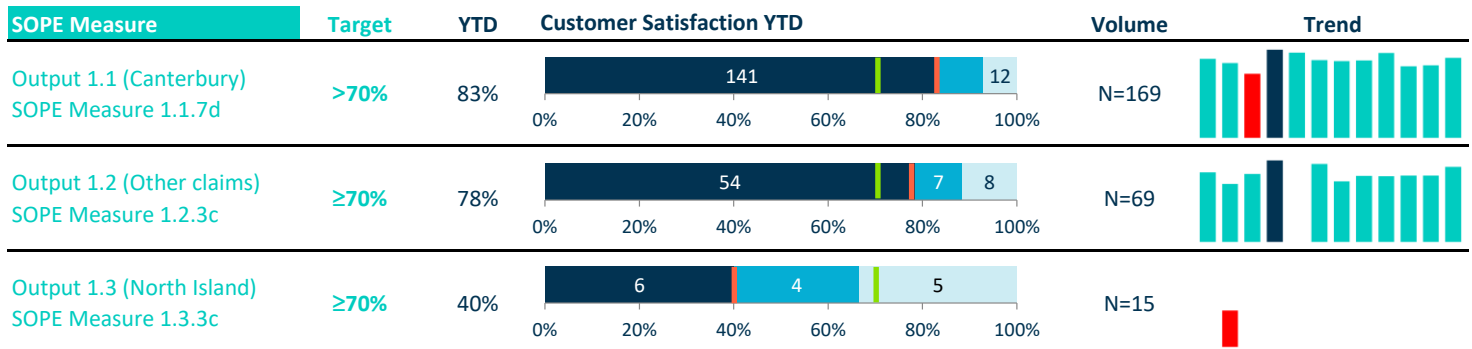
In the FYTD, performance against SoPE 1.1.7c is tracking ahead of expected performance required to meet target with a result of 82%. (N=176)

In the FYTD, performance against SoPE 1.2.3b is tracking behind expected performance required to meet target with a result of 64%. (N=70)

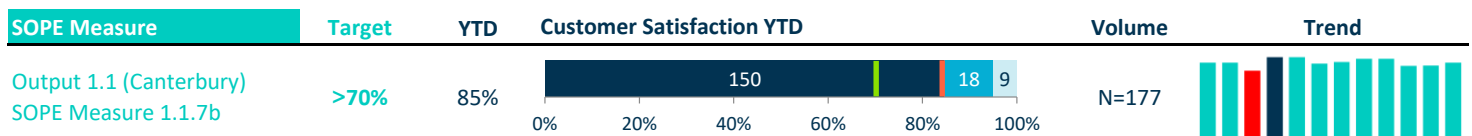
In the FYTD, performance against SoPE 1.3.3b is tracking behind expected performance required to meet target with a result of 39%. (N=38)

Acted as experts:

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

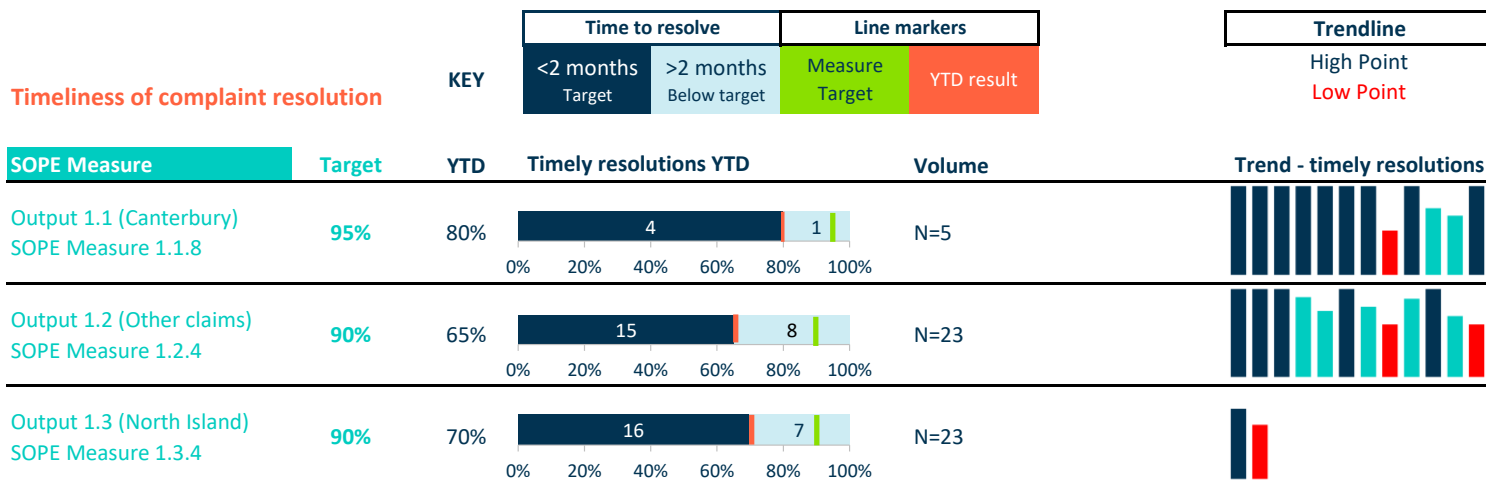
**Responsiveness to individual needs and situations: (Canterbury only)**

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

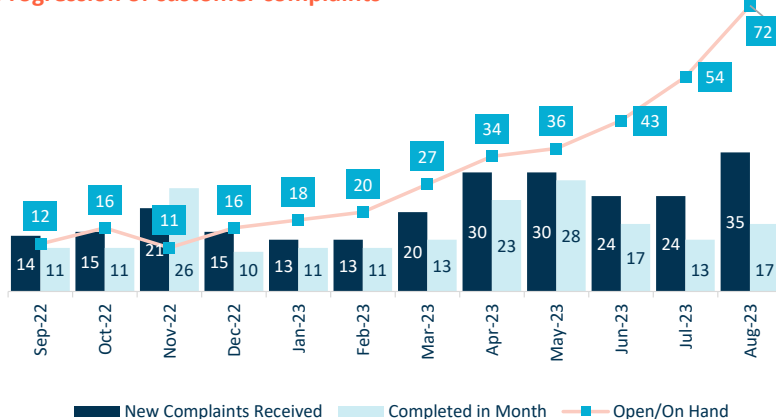
**Commentary relating to responsiveness**

In the FYTD, performance against SoPE 1.1.7b is tracking ahead of expected performance required to meet target with a FYTD result of 85%. (N=177)

Section 5 - Homeowner Focus (cont.)



Progression of customer complaints



Overall this month

We received 35 new complaints offset by 17 resolved, leaving 72 open on hand at month end.

Canterbury

4 new complaints received this month and 1 resolved, 9 open on hand at month end.

Other claims, including NDRA*

We received 31 new complaints off-set by 16 resolved, leaving 63 open on hand at month end.

*Figures revised to include additional complaints, as advised by IAG in Aug-23.

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

Currently we're unable to provide thematic insights on the types of complaints against claims managed by our insurer partners. We anticipate insights being available during the financial year as richer information is provided by insurers.

For claims that we are directly managing

- The complexity profile of our on hand complaints includes: simple (0); standard (2); and complex (7).
- The categorisation of these on hand complaints includes: service related (0); process related (4); and technical (5).

Toka Tū Ake EQC total call, email and post volume

	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23
Outbound - Inbound Ratio	9:91	12:88	11:89	13:87	12:88	10:90
Grade of Service	79%	88%	94%	97%	96%	96%
Abandonment Rate	4%	1%	0.3%	0.2%	1%	0.2%
Roll Over No Answer	77	12	6	3	16	3
Total Calls	2,402	1,633	2,013	1,763	1,928	1,939
Total Email and Post	2,662	2,195	2,322	2,294	2,338	2,985

Customer calls service

Across August, our grade of service was 96% (cf. 96.3% last month). Actual inbound calls for the month (N=1,754) was higher than forecast (N=1,667).

Customer experience

The customer experience this month remains high at 95% (cf. 96% for Jul-23) across 879 customers surveyed (cf. 560 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

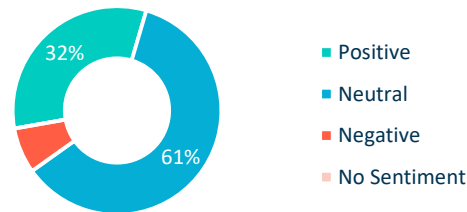
Toka Tū Ake EQC was mentioned in 99 media articles this month, which was slightly higher than last month's volume (87 mentions). Coverage this month was driven by a combination of proactive activity and media coverage on our insurance and local government partners.

This month, the sentiment across all Toka Tū Ake EQC mentions was predominantly neutral, while a third was positive. (cf. over 2/3 of sentiment last month was either positive or neutral (N=87 mentions))

Coverage by theme across the month



Sentiment of coverage across the month



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.

Positive coverage across the month (32%)

Positive coverage across the month was largely related to our media releases on funding of research projects and the launch of the Natural Hazards Portal:

[Toka Tū Ake EQC awards \\$4.5m to universities for natural hazard research boost](#)

[Next generation of scientists excel in the CRISISLab Challenge](#)

[Toka Tū Ake EQC launches Natural Hazards Portal](#)

All the media releases were picked up by media and interviews were requested, leading to positive coverage. Of particular success was the launch of the Natural Hazards Portal, with Dr Jo Horrocks interviewed on TV1 News and Radio New Zealand's Morning Report.

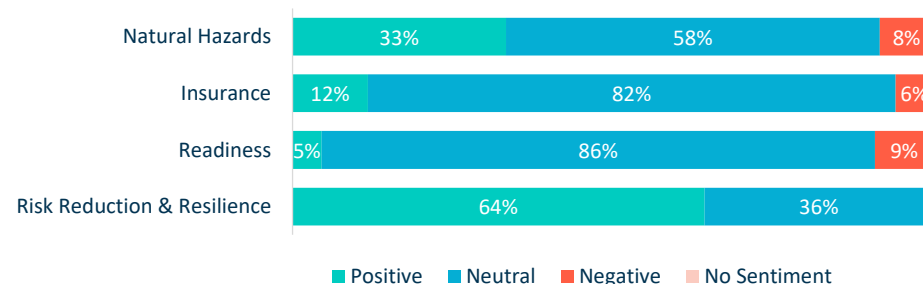
Neutral coverage across the month (61%)

Neutral coverage this month was largely due to stories on managed retreats, post-event recovery and climate change referencing Toka Tū Ake EQC and the EQCover scheme. Most of the stories were focused on our partners, with only brief mentions of Toka Tū Ake EQC.

Negative coverage across the month (7%)

Negative coverage this month centred around stories focused on claims being declined or delayed by private insurers but talked about EQCover.

Sentiment of coverage by theme across the month



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.

Social media reporting

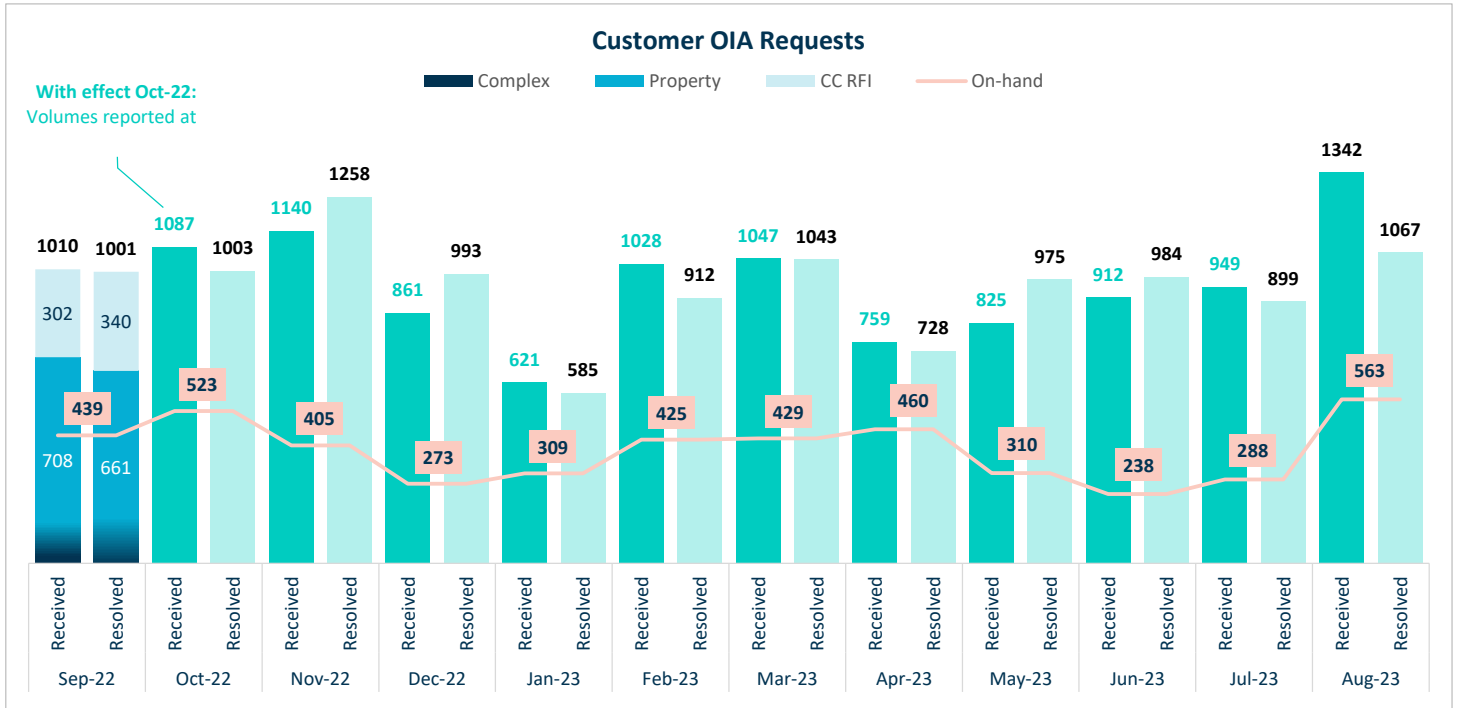
The team have developed a new social media strategy that will focus our social media activity on Linked In (with a focus on reaching stakeholders, partners, and potential employees and staff) and Facebook (aiming to connect with homeowners with insurance and risk-reduction messages). The team are still working to confirm our measures for this work, but these will be incorporated into future reports, and regular social media reporting will resume from next month.

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'.

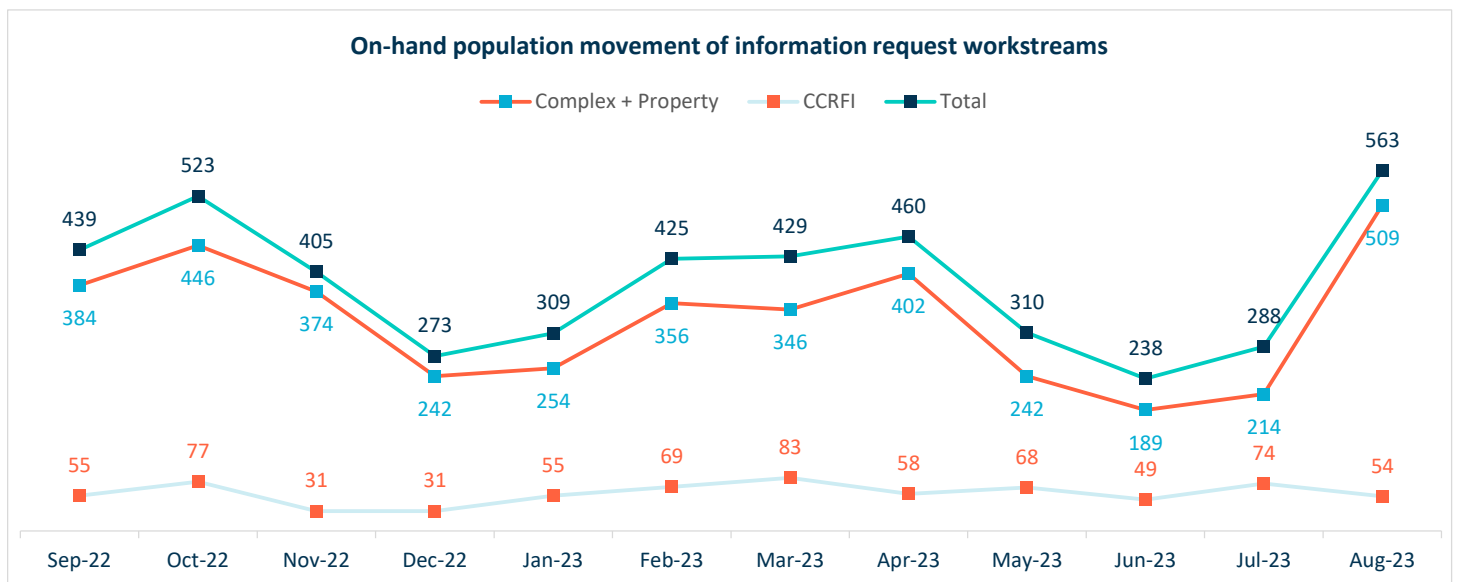
From October 2022, we have been reporting received and resolved volumes at the total level, moving away from reporting volumes at a workstream level.



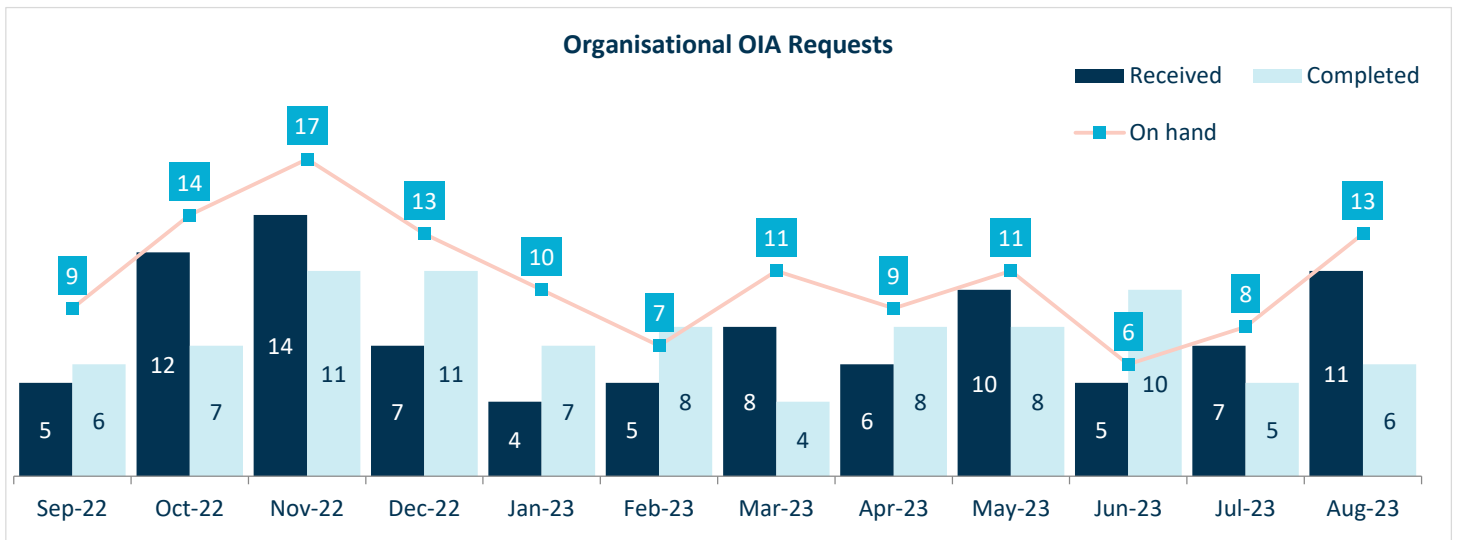
Across August, our Customer OIA and Contact Centre Teams received 1,342 new OIA requests (cf. 949 for Jul-23). Coupled with the 288 requests on hand from last month and resolution of 1,067 requests this month, we have 563 requests on hand at month end.

With the launch of the Natural Hazards Portal ('Portal'), we have completed our preparations to manage an anticipated increase in requests for information. There has been a noticeable increase in OIA's this month which we can deduce is largely a result of the portal.

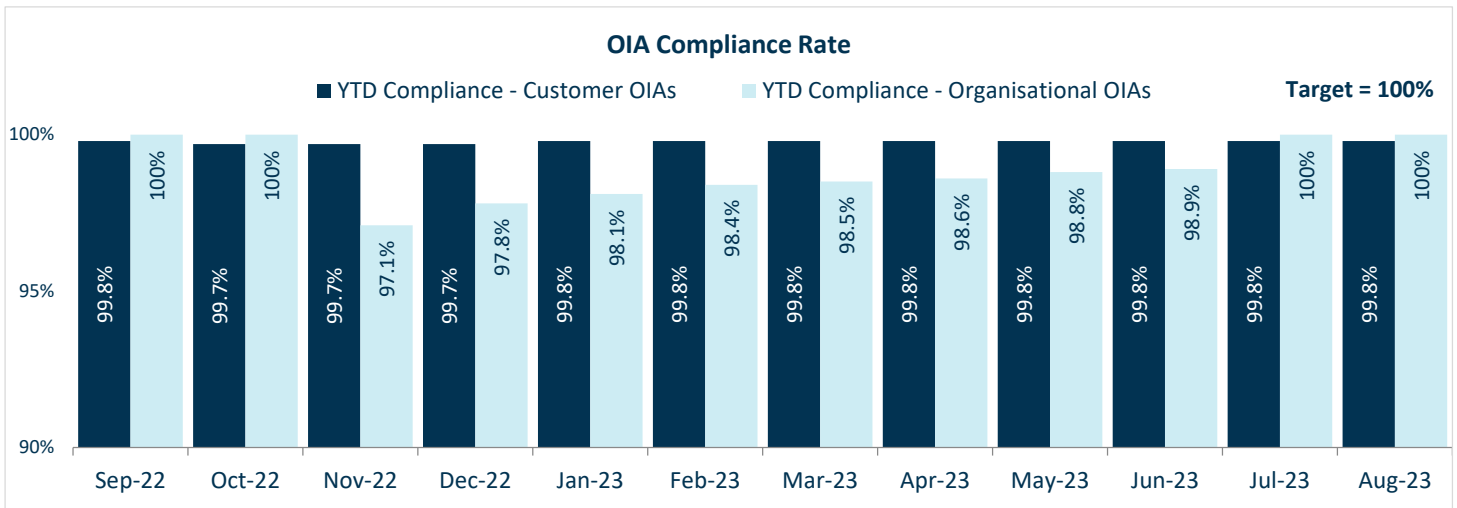
The chart below shows the month-on-month population movement of the three customer information request workstreams.



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



Across August, our Government Relations Team received 11 new high level OIA requests (cf. 7 in Jul-23). Coupled with the 8 requests on hand from last month and 6 completed requests this month, the team have 13 requests on hand at month end.



Across August, our Customer OIA and Contact Centre teams achieved a compliance rate of 99.8% across 1,067 completed responses, with two non-compliant responses reported this month. Given the large volume of information requests managed by the team, the compliance rate for the FYTD remains unchanged on 99.8%.

During the month, our Government Relations Team achieved a compliance rate of 100% across 6 completed responses. The compliance rate across for the FYTD remains at 100%.

Ombudsman review of complaints received

Across August, we received one notice of investigation into a complaint received by the Ombudsman. In total, across the FYTD we have received two notices of investigation.

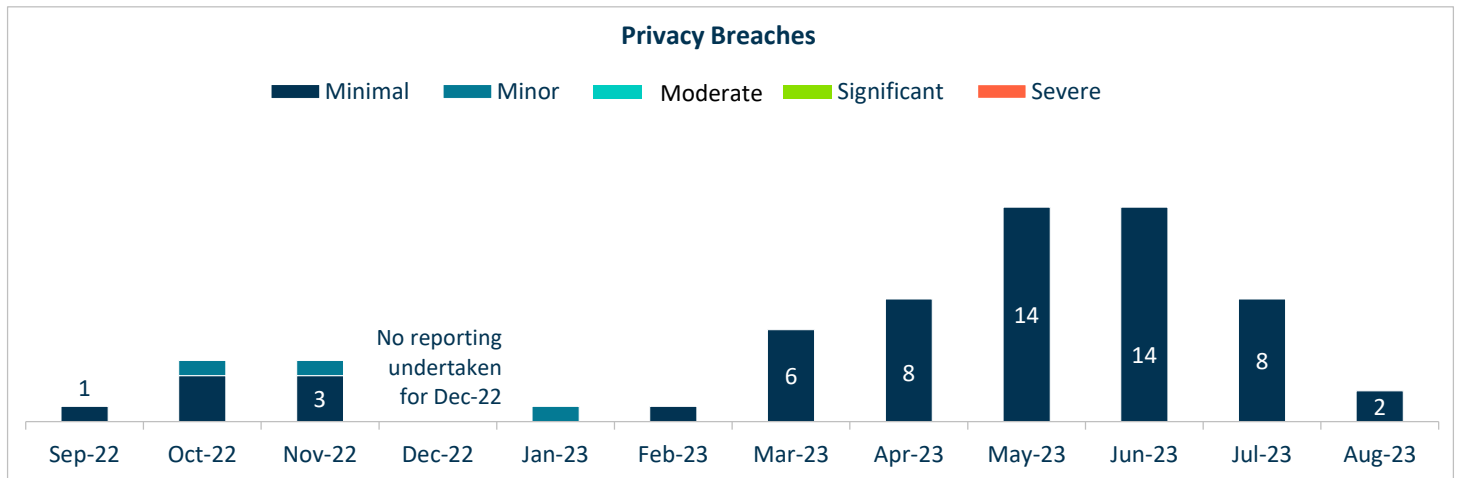
During the month, the Ombudsman also delivered a finding following an earlier formal complaint investigation that Toka Tū Ake had unreasonably delayed responding to a request for information. This was due to an automated system failure in transfer of a request from an NDRM insurer to Toka Tū Ake. The failure has now been mitigated by implementation of two layers of backup measures.

Ministerial correspondence

Across August, we received 3 requests to draft a response for the Minister's Office. Across the FYTD, we have received a total of 4 requests.

Section 8 - Data Protection

Across August, 2 privacy breaches (cf. 8 for Jul-23), both rated as of minimal severity, were recorded 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

Across August, both reported breaches occurred within Toka Tū Ake EQC. The small volume of breaches this month represents a downward trend of reported breaches since May 2023.

Privacy Assessments

Four new privacy assessments were received by the Risk & Compliance team, and five assessments were closed. There are currently nine assessments in progress that the team are working on with the relevant business unit or project to 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'.

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 August, our permanent workforce headcount increased by 8, while our temporary headcount reduced by 1.

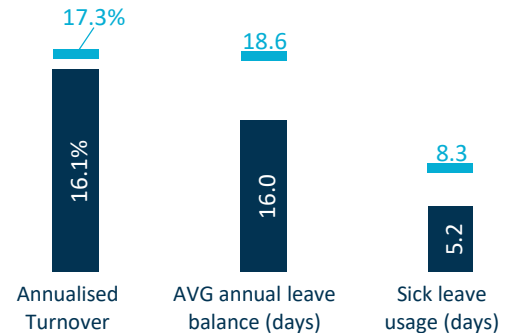
Across the month, our average annual leave balance rose slightly by 0.5 days to 16 days, remaining below the 2022 public sector average ('sector average') of 18.6 days.

Average sick leave usage increased slightly by 1.3 days to 5.2 days and also remains below the sector average of 8.3 days.

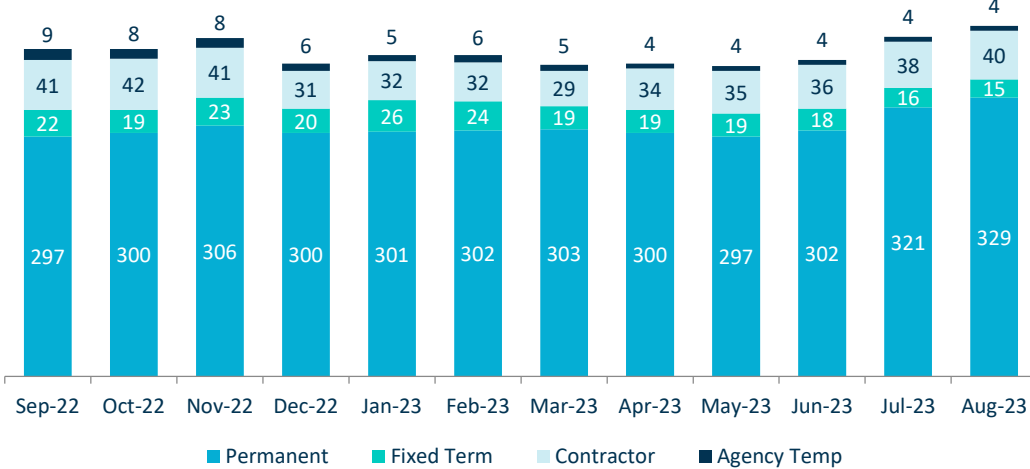
Meanwhile, annualised turnover ('voluntary turnover') declined by almost 1.7% across the month to 16.1%, which is below the sector average of 17.3%.

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

2022 Public Service Sector AVG

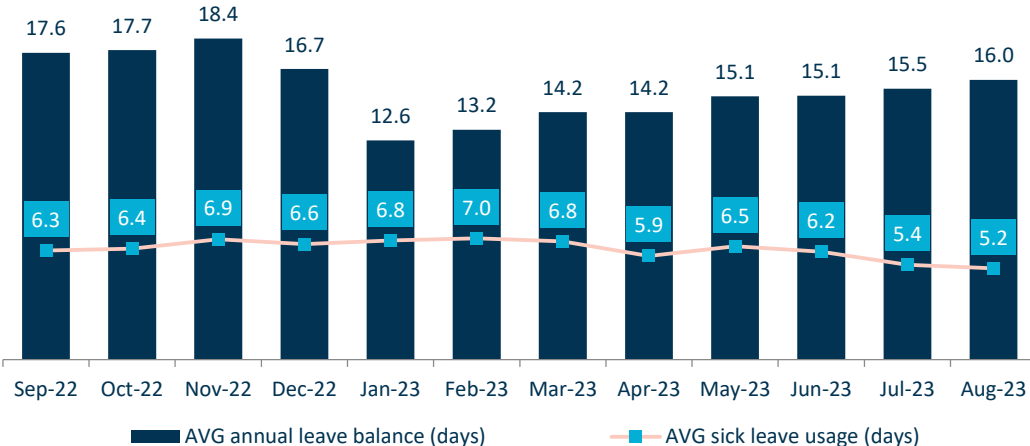


Headcount Movement



The increase in our permanent headcount this month is not attributable to a specific programme of work, with the increase spread across our organisation.

Annual and Sick Leave



The increase in the average annual leave balance to 16.0 days is expected as our staff anticipate taking leave over the Christmas-New Year period.

It should also be noted that our teams directly involved in the severe Upper North Island weather event response continue to be the biggest contributor to people who have an annual leave balance >20 days.

Our Workforce Profile

