

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 overlaid 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

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend												
1.1.1	Outstanding claims over six months old, on hand at 30 June 2023, are settled by 30 June 2024	85%	75%	N=258, 75%	▲												
1.1.2	New claims opened or reopened <sup>5</sup> between 1 January 2023 and 31 December 2023 are resolved within 6 months <sup>6</sup>	85%	82%	N=2331, 82%	■												
1.1.3	The on-sold ex gratia package is administered in accordance with the On-Sold Canterbury Properties Services Agreement <sup>7</sup>	100%	100%	100%	■												
<table border="1"> <thead> <tr> <th>Performance measure</th> <th>Standard</th> <th>Result</th> </tr> </thead> <tbody> <tr> <td>A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.</td> <td>100%</td> <td>100%</td> </tr> <tr> <td>EQC will provide reporting to the Treasury as specified in Schedule 4 of the On-Sold Canterbury Properties Services Agreement.</td> <td>Achieved</td> <td>Achieved</td> </tr> <tr> <td>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.</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table>						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%
Performance measure	Standard	Result															
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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%															
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 EQC Toka Tū Ake and Southern Response <sup>8</sup>	100%	100%	100%	■												

<sup>5</sup>The 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.

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

<sup>7</sup>This 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.

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

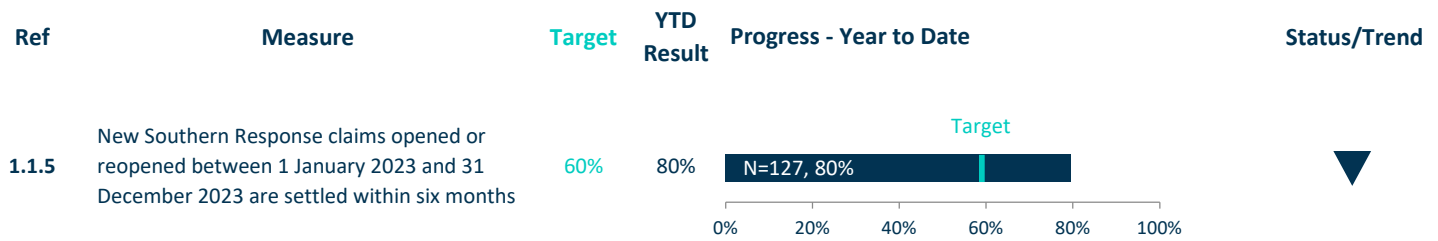
## Key:

●	Result not available for the month	▲	Performance trend increase when compared to last month	■	No change in performance trend
		▼	Performance trend decrease when compared to last month		

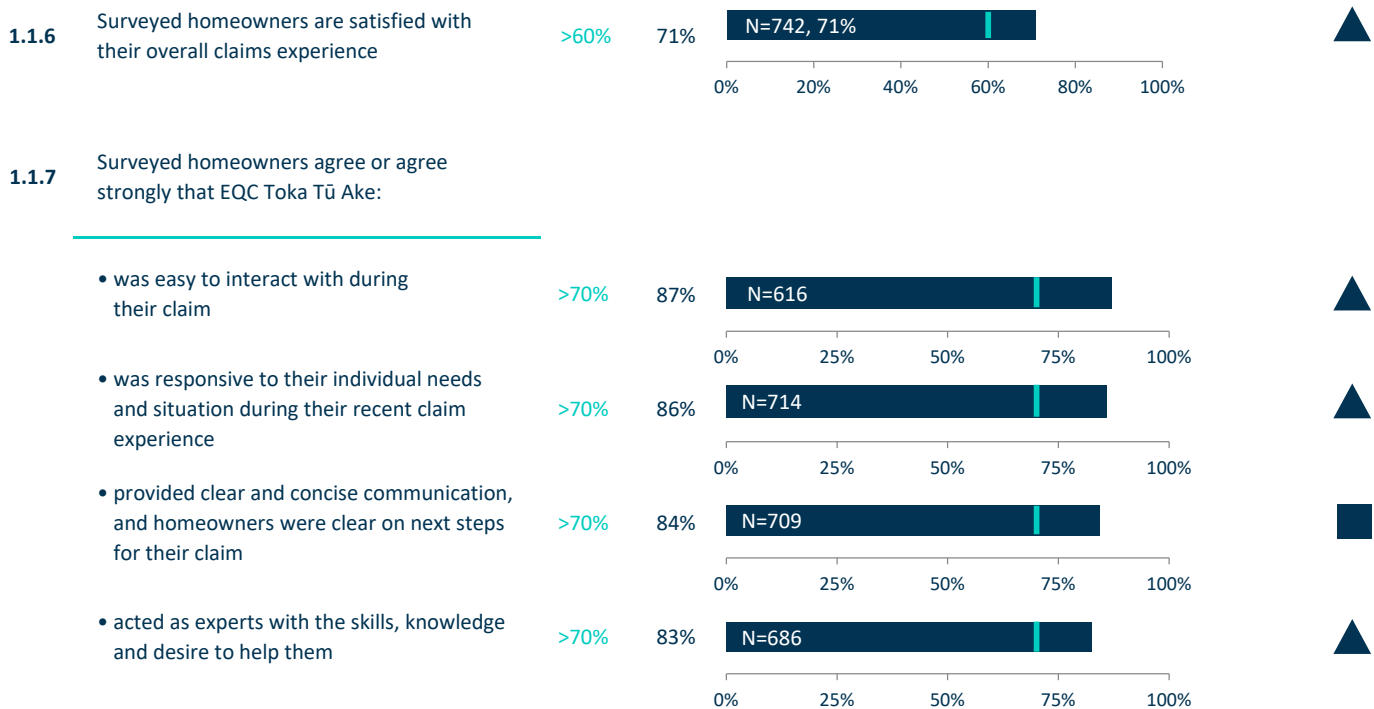
## Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

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

## Performance measures | Timeliness

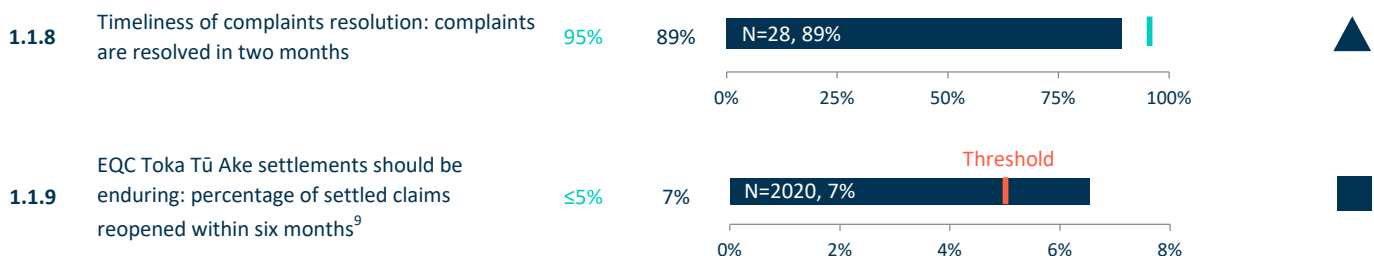


## Performance measures | Homeowner focus



## 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).



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

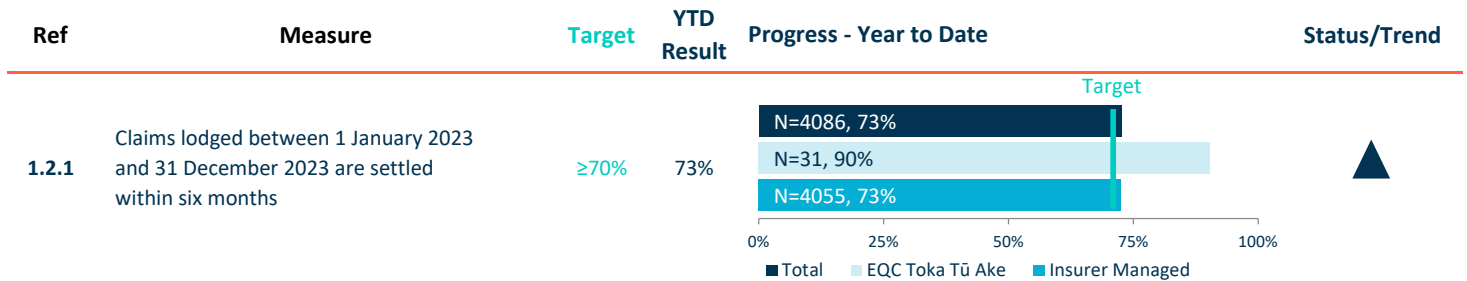
## Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

## Output 1.2: Claims relating to natural hazard events (excluding 2010-11 CES &amp; 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.

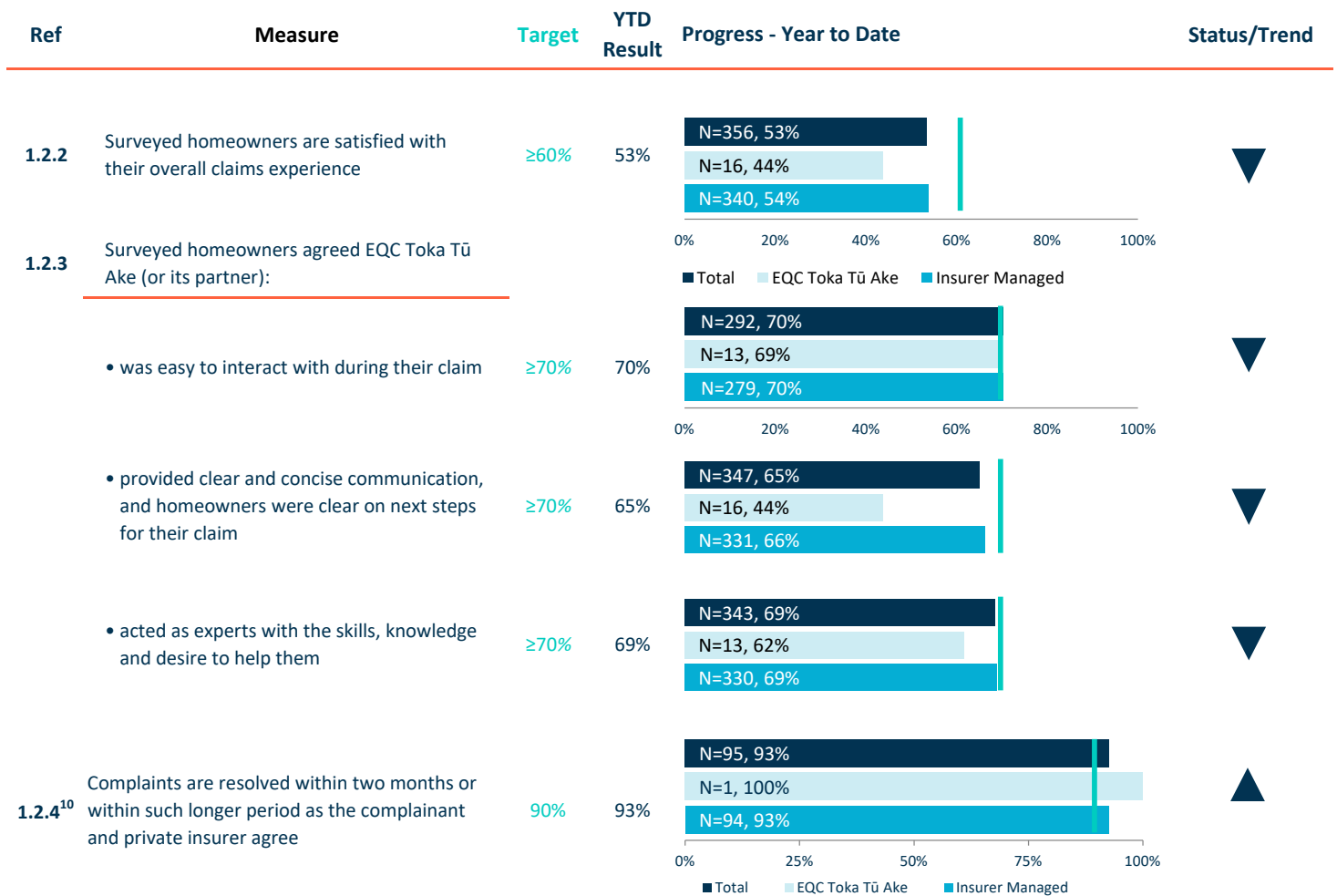
## Output 1.2: Performance measures | Timeliness



## 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 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 a revision to the performance measure, acknowledging claims generated for the Upper North Island weather events (reported from 1 July 2023) have 12 months for settlement to be realised. This sees an ~6% uplift in the reported result.

## Output 1.2 | Performance measures | Homeowner focus



## Commentary relating to SoPE measure 1.2.4

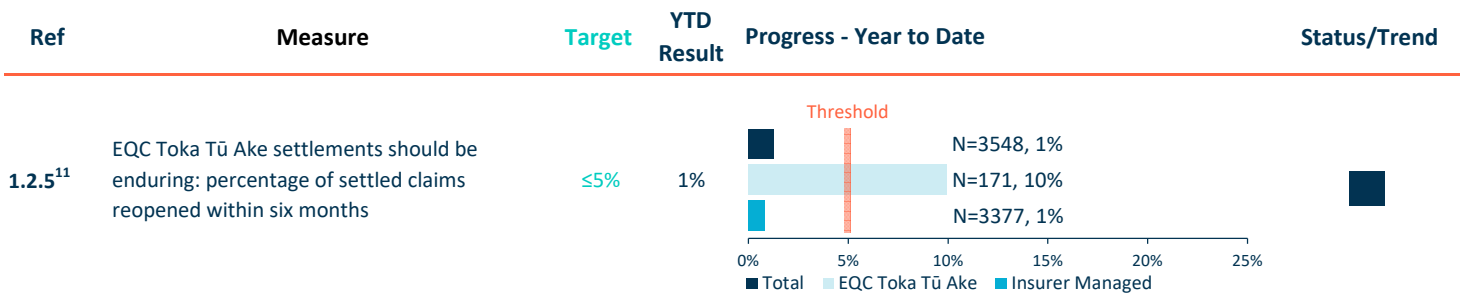
The overall result for complaints has improved this month. This is primarily due to the incorporation of information received from our insurer partners, confirming where agreements are in place with homeowners that extend beyond two months, for resolution of their complaints.

<sup>10</sup>Excludes 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.)

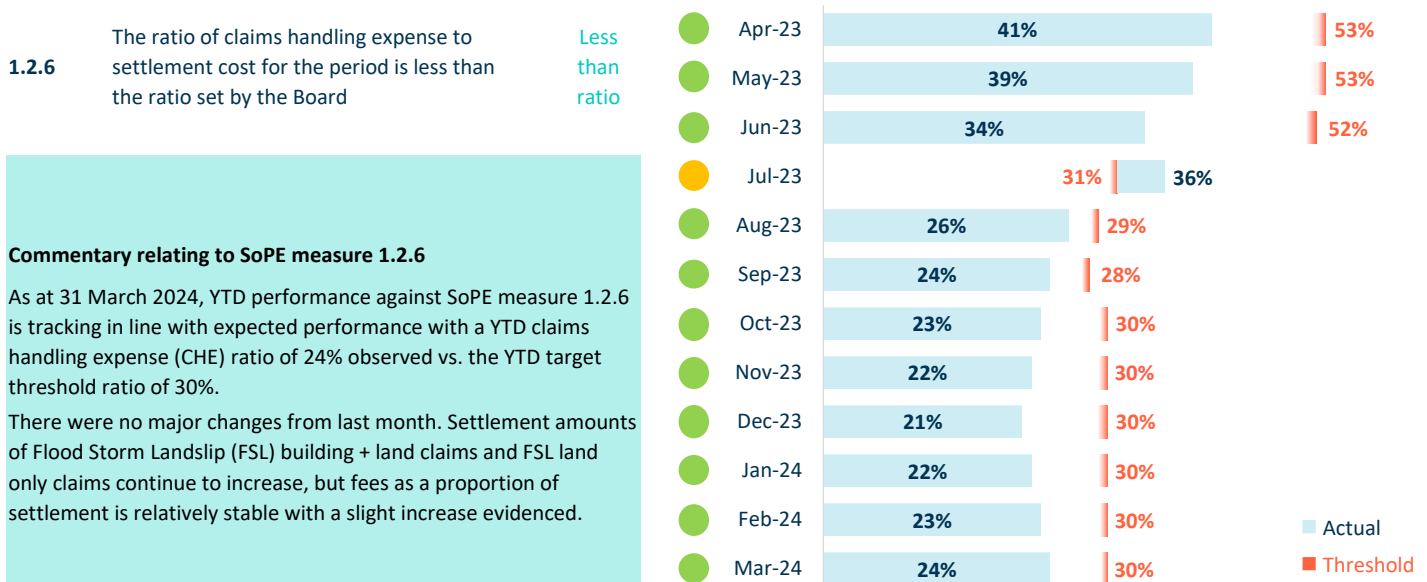
## Output 1.2 | Performance measures | Homeowner focus (cont.)



## Commentary relating to SoPE measure 1.2.5

**Note:** This result is adjusted to exclude the claims reopened for administrative purposes as confirmed by 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.

<sup>11</sup>Measure excludes administrative reopens.

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

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

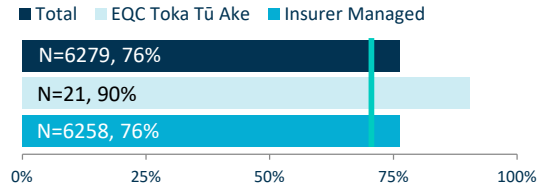
## Output 1.3 - Claims relating to Upper North Island weather events: January - February 2023

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% 76%



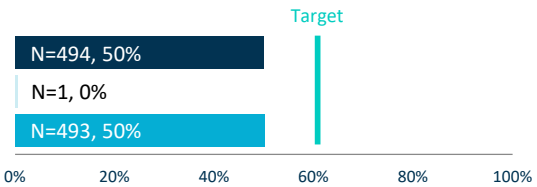
## Commentary relating to SoPE measure 1.3.1

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-March (N=6,279). Our indicative reporting up to this point shows that we've got 1,140 claims 'in progress' that will eventually come into scope for this measure and, of that population, we've settled 79%.

## Output 1.3 | Performance measures | Homeowner focus

1.3.2 Surveyed homeowners are satisfied with their overall claims experience

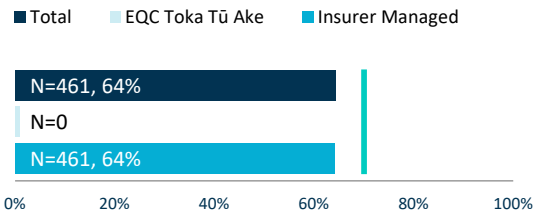
≥60% 50%



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

• were easy to interact with during their claim

≥70% 64%



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

≥70% 54%



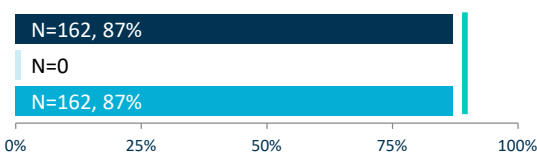
• acted as experts with the skills, knowledge and desire to help them

≥70% 63%



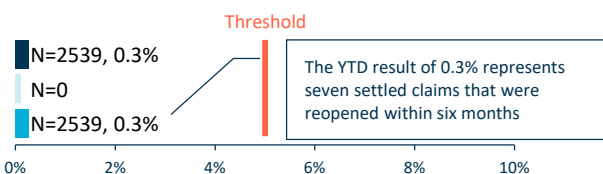
1.3.4<sup>12</sup> Complaints are resolved within two months or within such longer period as the complainant and private insurer agree

90% 87%



1.3.5<sup>13</sup> EQC Toka Tū Ake settlements should be enduring: percentage of settled claims reopened within six months

≤5% 0.3%



## Commentary relating to SoPE measure 1.3.4

The overall result for complaints has improved this month. This is primarily 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.

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

<sup>13</sup>Measure excludes administrative reopens.



## 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 <sup>15</sup> surveyed <sup>16</sup> agree or strongly agree that the outputs of the investment by EQC Toka Tū Ake in research are:	>75%	●	Target				Annual measure
	<ul style="list-style-type: none"> <li>of good or excellent quality</li> <li>relevant and focussed on the outcomes of the Resilience Strategy<sup>14</sup></li> </ul>							
2.1.2	Percentage of stakeholders surveyed agree or strongly agree that EQC Toka Tū Ake:	>75%	●	Target				Annual measure
	<ul style="list-style-type: none"> <li>is contributing to driving progress in resilience to natural hazards</li> <li>is an engaged and supportive partner</li> </ul>							
0% 25% 50% 75% 100%								
2.1.3	Percentage of the public surveyed <sup>17</sup> who say:							
	<ul style="list-style-type: none"> <li>they thought about potential risks of natural hazards when buying or looking to buy a property</li> </ul>	>75%	89%	Q1 result 89% N=212	Q2 result 89% N=194	Q3 result 86% N=000	Q4 result 00% N=000	▲
	<ul style="list-style-type: none"> <li>they are aware they can take action to make their homes safer and stronger for hazard events</li> </ul>	>60%	72%	Q1 result 72% N=1005	Q2 result 72% N=1,006	Q3 result 65% N=0000	Q4 result 00% N=0000	Measured quarterly, next result due Jun-24
	<ul style="list-style-type: none"> <li>where possible, they have taken action as homeowners on any of the six key preparedness actions<sup>18</sup> promoted by EQC Toka Tū Ake<sup>19</sup></li> </ul>	>55%	60%	Q1 result 61% N=596	Q2 result 59% N=641	Q3 result 64% N=000	Q4 result 00% N=000	▼
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:	5	●	Target				Annual measure
	<ul style="list-style-type: none"> <li>of good quality</li> <li>on matters relevant to natural hazard risk reduction</li> </ul>							
0 5 10 15 20								

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

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

<sup>16</sup>Quantitative surveys are undertaken by Research First Ltd, an independent organisation.

<sup>17</sup>Quantitative surveys are undertaken by A C Neilsen, an independent organisation.

<sup>18</sup>The key preparedness actions are: secure tall furniture, secure hot water cylinder, remove or replace hazardous chimneys, secure foundations, know how to turn off mains gas, and know how to turn off mains water.

<sup>19</sup>This action measure is calculated by summing the count of people who said 'yes' to each of the six actions, divided by the sum of the count of eligible people who answered for each action (excludes those who said not applicable).

## Key:



● Result not available for the month

## 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	<p>Deliver the following milestones for loss modelling:</p> <ul style="list-style-type: none"> <li>Implement new earthquake fragility models in PRUE<sup>20</sup></li> <li>Deliver exposure assessment capability for tsunami (building only) and rainfall induced landslip</li> </ul>	Achieved		In the FYTD, work continues with our external partners to resolve challenges with one of the earthquake fragility models, and a round of testing will be completed in April.	Binary measure
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

<sup>20</sup>PRUE 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 guarantee<sup>21</sup>, 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	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%	<p>Budget FYTD, \$607.3 Premiums collected YTD (\$m): \$633.5</p>	Annual measure
3.2.2	The NDF is managed in accordance with directions from the Minister	100%	100%	FYTD - fully compliant	Annual measure

<sup>21</sup>Section 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		On track. MartinJenkins & Associates concluded Stage 1 in November 2023, and subsequently commenced Stage 2 in mid-November 2023. The deadline for submitting the final report is April 2024. The Board will be provided with a concise overview of the final report by mid-May 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 <sup>22</sup>	Achieve 90% of 2023-24 milestones		While our Insurer Engagement Workplan (IEW) remains on track, progress is slowing on the NHI Implementation while insurers await clarity on the Code, Disputes scheme and have a clear line of sight on the regulations. The only delayed item is the Indemnity Framework, originally scheduled to go to Board in November, this has been delayed to May 2024.	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

<sup>22</sup>The 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

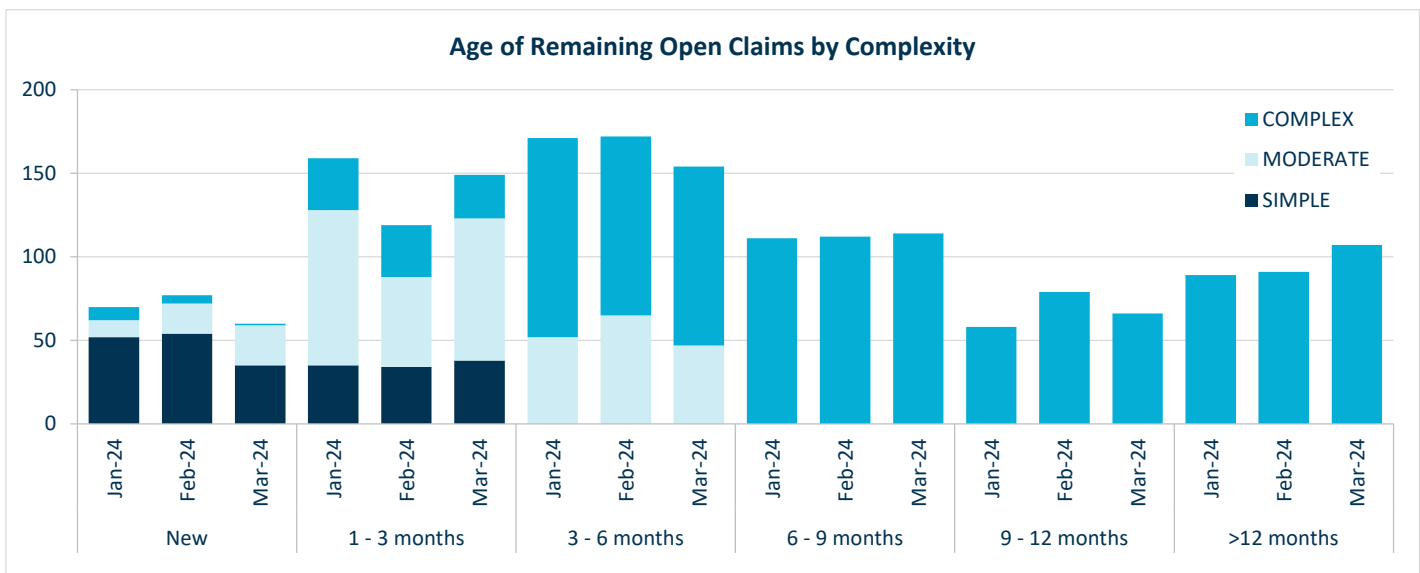
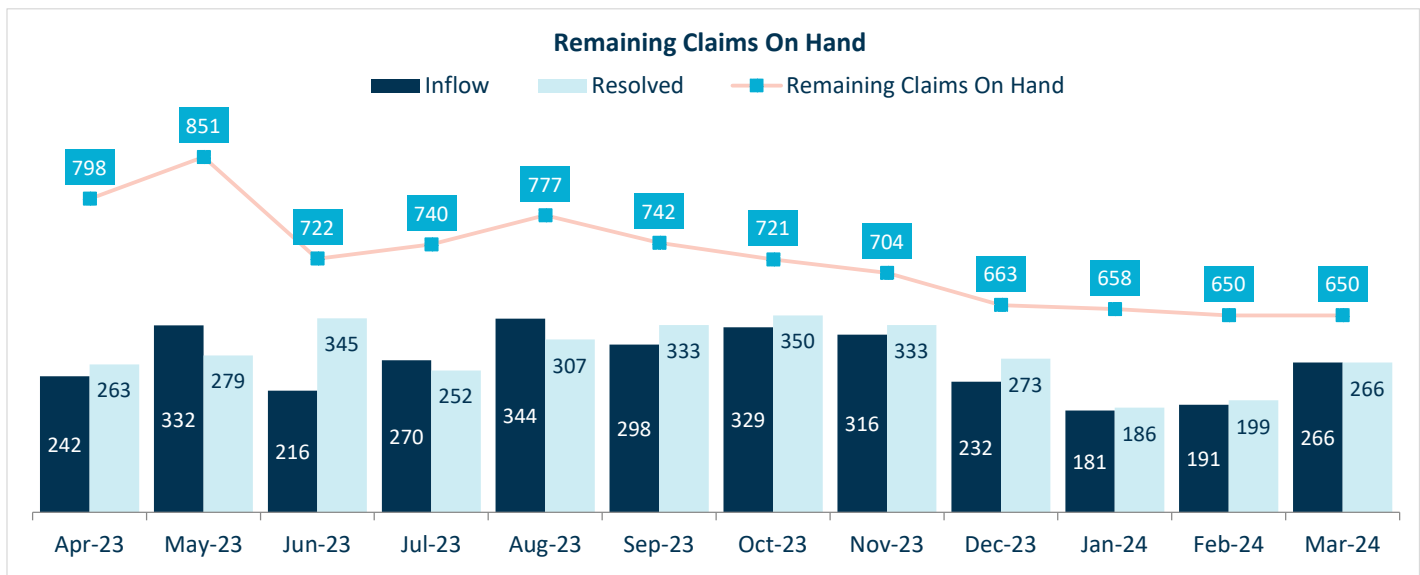
During March, 266 claims were settled, offset by inflow of 266 claims. At month end we have 650 open Canterbury claims on hand (cf. 650 at EOM Feb-24), unchanged from last month. The inflow increase at this time of year is consistent with previous years where we receive greater volumes after the holiday season.

This month, 73% of claims were settled within 3 months of reopening. During the same period, 2% of settlements this month were 'aged claims' (claims older than 12 months).

Sampling of inflow across the month also shows that 73% are categorised as 'simple' claims i.e., closed or forecast to close by the end of May. A further 23% 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. 70% last month).

Missed damage remains the top homeowner-initiated reopen category, accounting for 73% 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 32% are <3 months old while aged claims (<12 months old) account for 16%. Settling aged claims remains an ongoing focus, currently we have 107 aged claims (cf. 91 last month) and 180 aging claims (66 claims aged 9-12 months and 114 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 ▲18% to 107 (cf. 91 last month)
- Claims aged 6-12 months ▼6% to 180 (cf. 191 last month)
- Claims aged 3-6 months ▼10% to 154 (cf. 172 last month)
- Claims aged <3 months ▲7% to 209 (cf. 196 last month)

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

### Open Canterbury Claims by Reopen Reason

**Missed Damage, 69.8%**

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, 2.2%**

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

**Additional Payment, 3.5%**

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, 3.2%**

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



**Repair Methodology, 8.3%**

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.

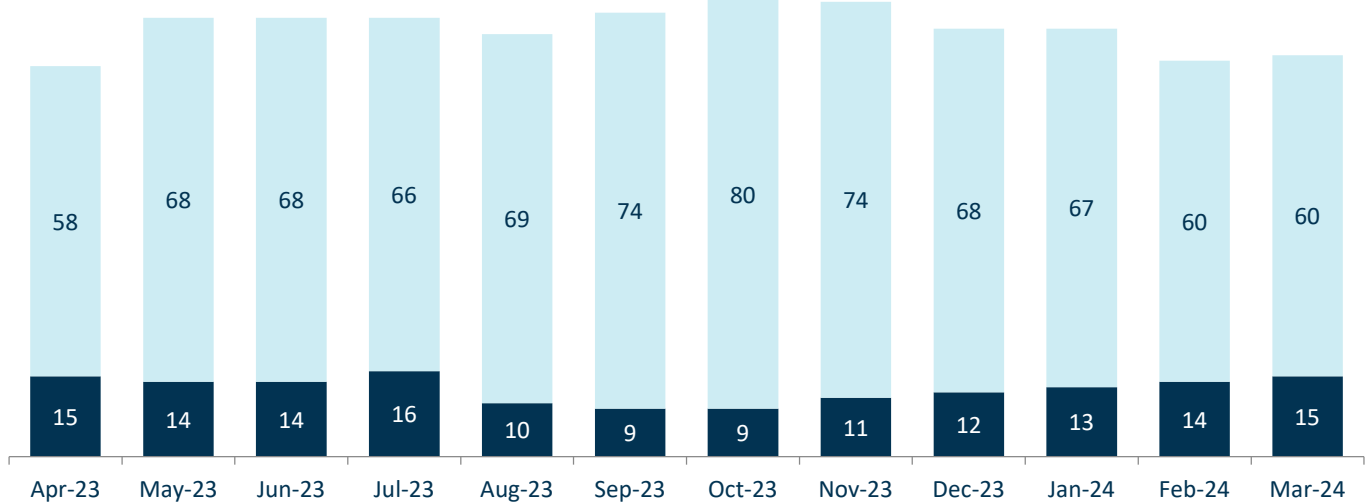
**Repair Quality, 12.9%**

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

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

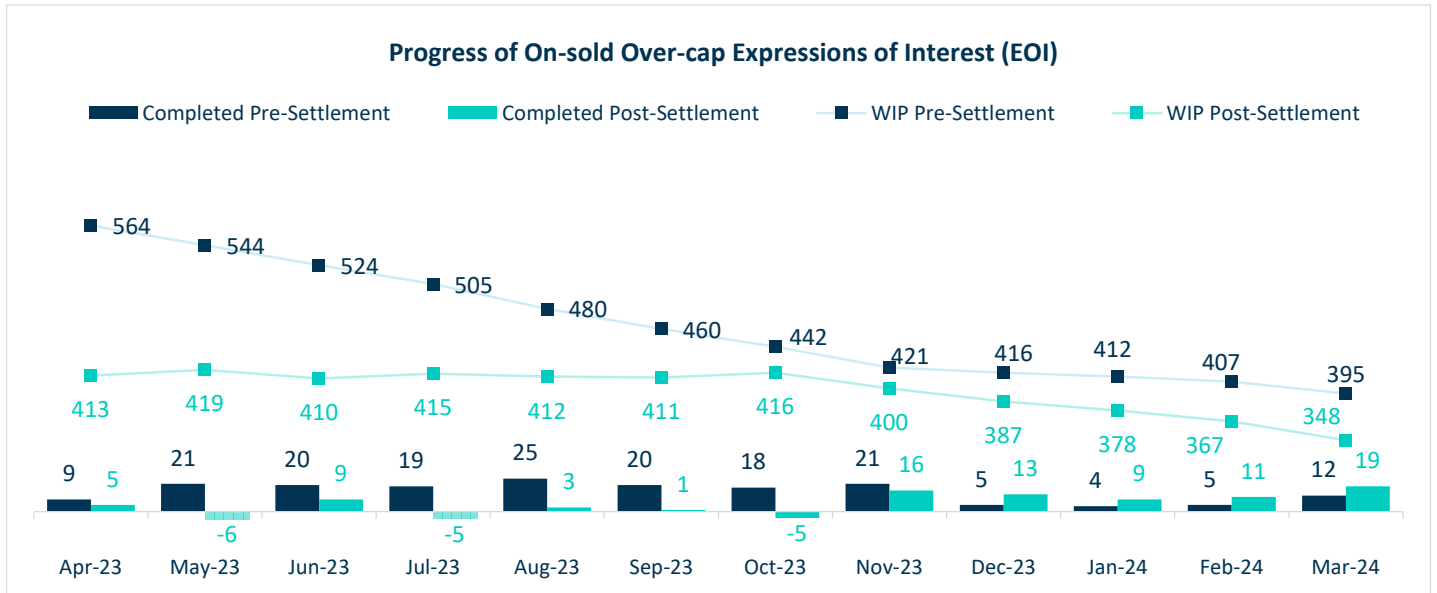
### Claims in Dispute

■ Legal Proceedings  
 ■ Other Dispute Resolution claims



As at month end, we have 15 Canterbury claims that are subject to legal proceedings (cf. 14 at Feb-24 EOM). Our population of other claims requiring dispute resolution currently stands at 60 (cf. 60 at Feb-24 EOM).

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



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.

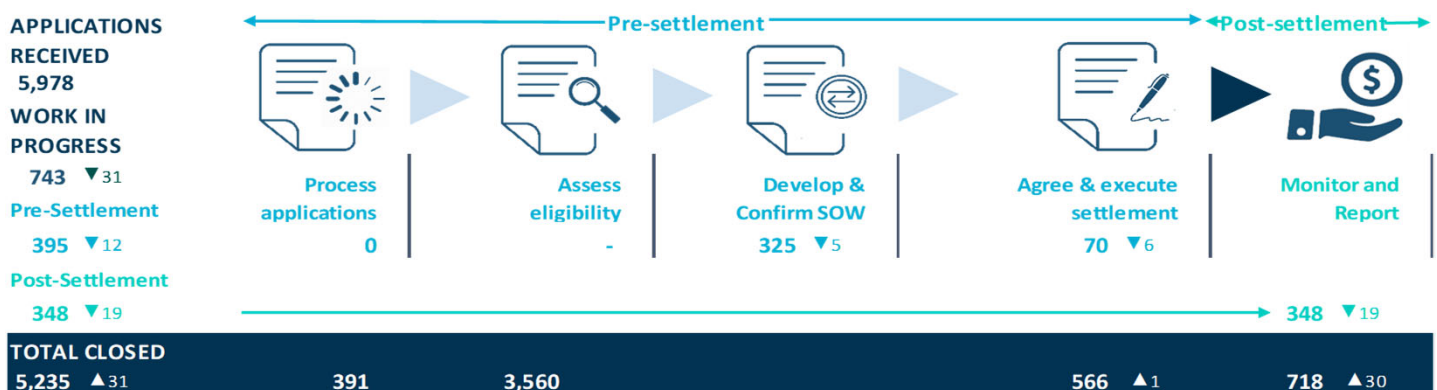
The chart above plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 5,583\* applications ('total closed' (5,235) + 'WIP post-settlement' (348)) of which:

- 1,632 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' (1066));
- 764 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
- 1,034 have been closed due to insufficient information.

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

- **Pre-settlement** - 395 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/settlement process ('Pre-settlement'), including 62 Awaiting Agreements with Customers.
- **Post-settlement** - 348 (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.

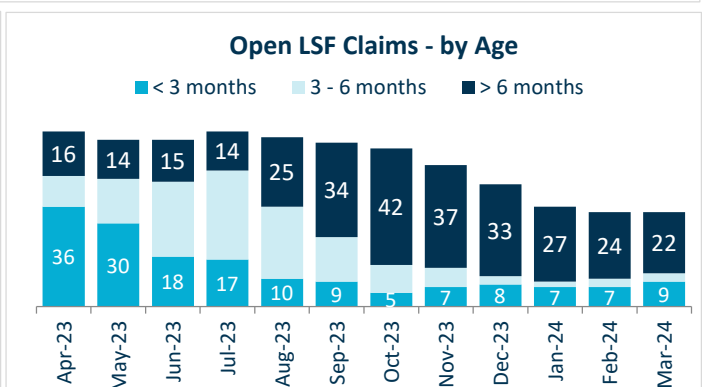
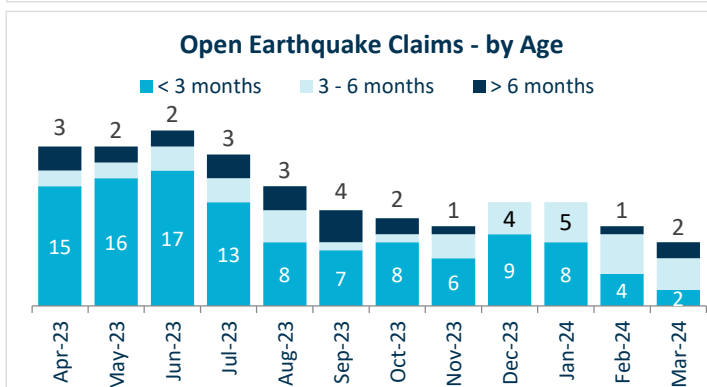
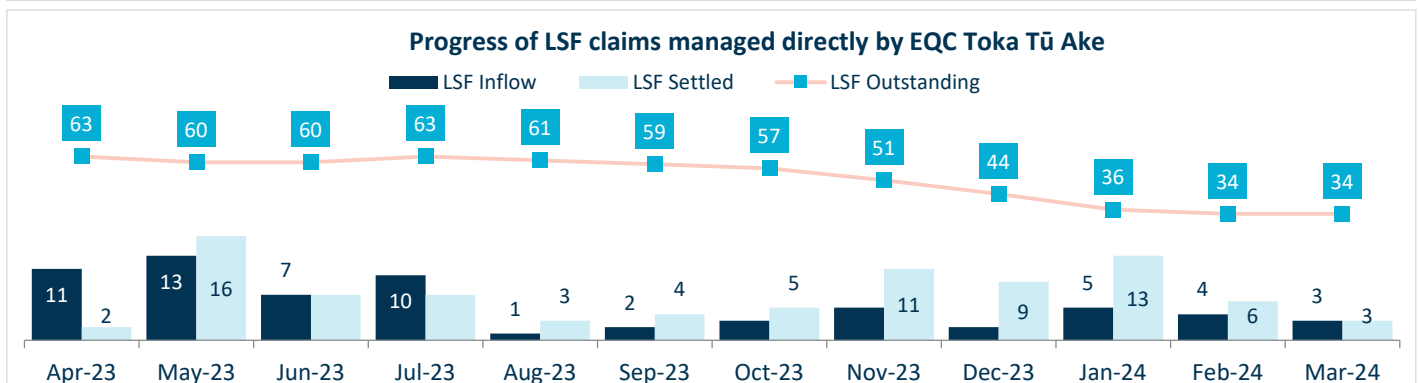
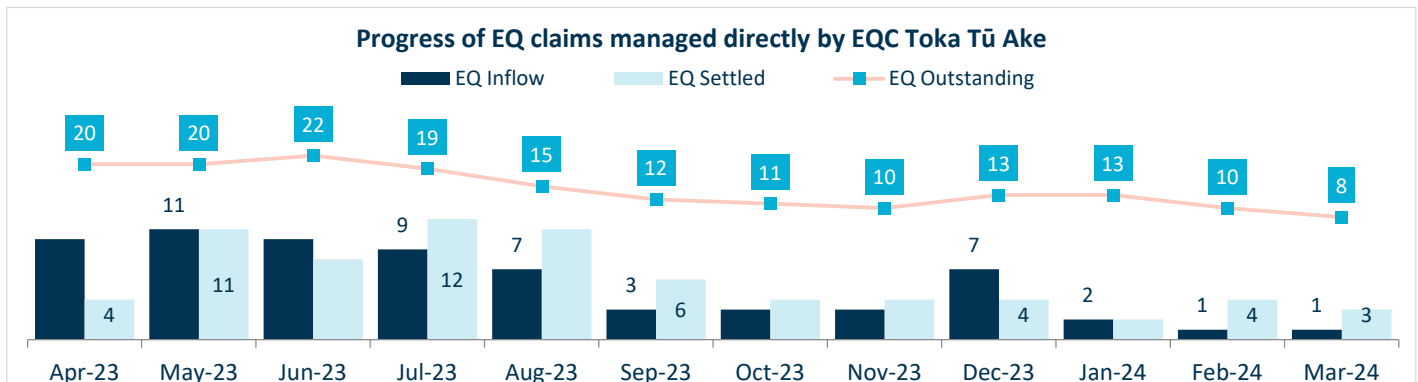
### Historic claims managed directly by EQC Toka Tū Ake

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 March, inflow included 4 new and reopened claims (cf. 5 for Feb-24). The loss cause profile of this month's inflow was 25% Earthquake (EQ) related and 75% Landslip, Storms and Flood (LSF) related.

This month we settled 6 claims. Coupled with an on-hand population of 44 at the end of last month, we have 42 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?

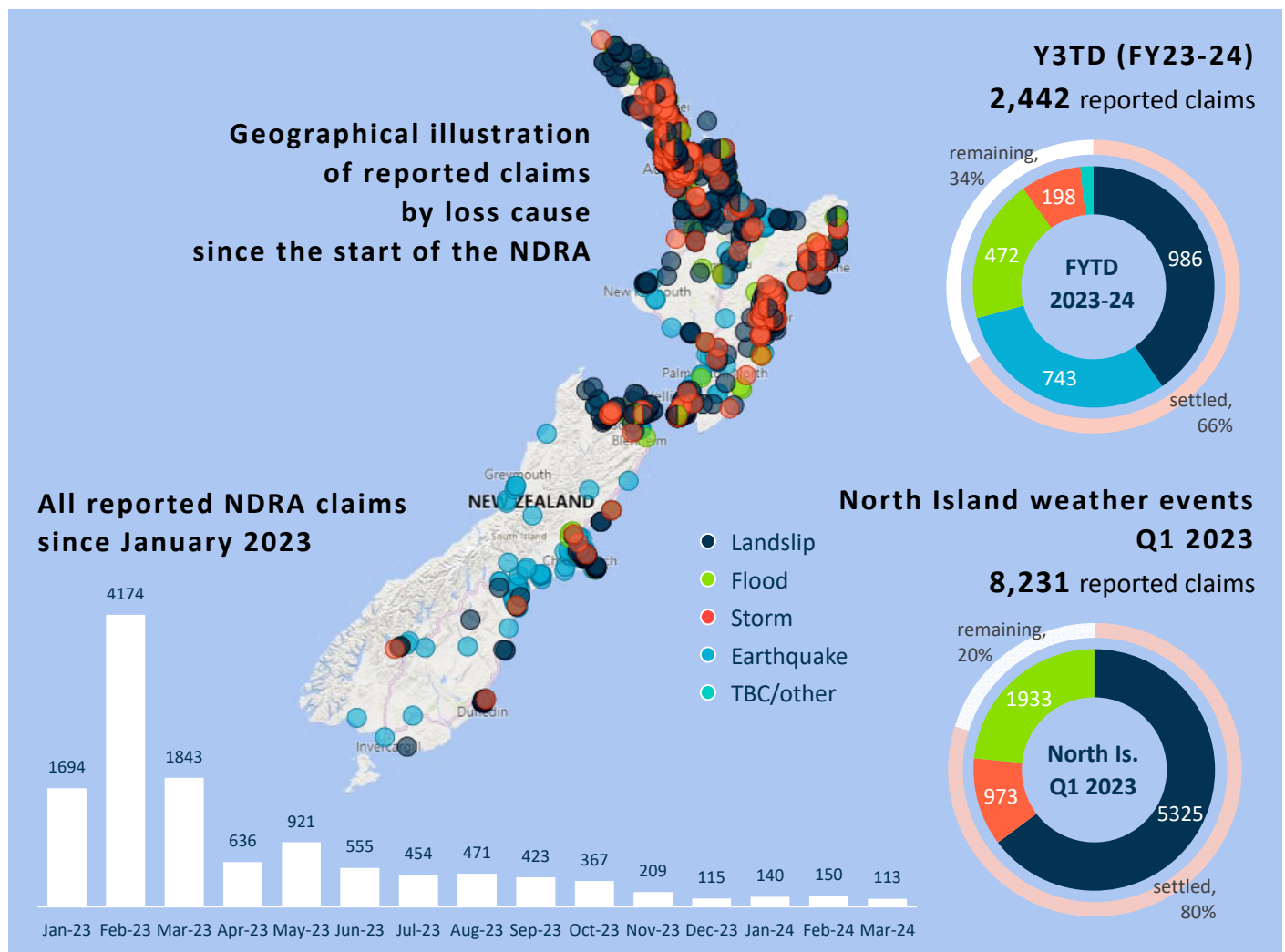
Since the commencement of the NDRA, we've received 17,641 claims (cf. 17,506 reported last month). Over 81% of reported claims are related to a weather event.

### 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, plus the correction of claims data for one insurer, the reported claims total for Feb-24 has been revised in Mar-24.

## Section 4 - Resilience

## Progress summary

## On our Resilience Three Year Priorities



### Coordinated & targeted Research investment

#### Across the quarter to 31 March 2024:

- 15 new research contracts commenced this quarter including:
  - 9 Biennials
  - 2 University Research Programmes
  - 1 Targeted Science Investment; and
  - 3 Science to Practice grants
- 'GeoNet Annual report 2023' and 'GeoNet 10-year strategic 2024 - 2034' have been published, we continue to work with GeoNet to develop their 5-year business plan.
- We've been developing an implementation plan for the Research Benefit Management Framework.



Click on the image above to find out more about funded projects on the go



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

#### Across the quarter to 31 March 2024:

- Over 9,700 users visited the **Natural Hazards Portal** with just over 9 in every 10 identified as new users. Site engagement remains very strong at an average of 5m32s per user, and Almost 4,250 pdf downloads by 2,122 users. Portal functionality is intended to increase in the future, and a business case is being developed outlining options for future development. We expect to deliver this business case to the Board in June 2024.
- In collaboration with LINZ and StatsNZ, prioritised datasets for the **national building dataset** have been proposed and circulated to MBIE, MfE, NEMA, FENZ, NZ Police, CRIs and Universities, amongst others. We're now working with LINZ and StatsNZ to discuss feedback and progress the consolidation and development of priority datasets and attributes, to improve LINZ's existing building outlines dataset. Lower priority datasets will inform the development of a future data collection strategy.
- We're building our loss modelling capabilities through the development of a **National Liquefaction Model**. This will improve our understanding of the likely impacts and losses from an earthquake, and how they can be amplified by liquefaction, as well as provide a public tool to support researchers, practitioners, and local government similar to the National Seismic Hazard Model. Results and outputs are expected in the second half of 2024.



Click on the image above to find out more about how we work to reduce risk and build resilience

## Section 4 - Resilience (cont.)



**Public Education**  
measures to raise public awareness

**Survey results for the quarter to 31 March 2024 and FY23-24 year to date results:**

Percentage who,  
*say that they thought about potential risks of natural hazards when buying or looking to buy a property.*  
Target >75%, Q3 result 86%, **FYTD23-24 result 88%**



Percentage who,  
*are aware they can take action to make their homes safer and stronger for disaster events.*  
Target >60%, Q3 result 65%, **FYTD23-24 result 70%**



Percentage who,  
*where possible, have taken action as home owners on any of the six key preparedness actions promoted by EQC Toka Tū Ake.*  
Target >55%, Q3 result 64%, **FYTD23-24 result 61%**



Click the image above to view our Quake Safe Guide



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

**Across the quarter to 31 March 2024:**

- We've launched a standalone website, **design.resilience.nz**, to house building design resources that exceed the minimum building performance requirements in the Building Code. The website is endorsed by the New Zealand Geotechnical Society Inc, Structural Engineering Society (SESOC), New Zealand Society for Earthquake Engineering (NZSEE), MBIE and BRANZ.
- The Head of Risk Reduction & Resilience spoke to NewsTalk ZB about the **Resilient Buildings Project**.
- We have **submitted on two local government proposed plan changes** (Nelson and Napier councils), and have met with one council (Manawatū) to discuss a previous submission.

## Section 4 - Resilience (cont.)

**Developing reciprocal Partnerships**

**Our goal:** Central and local government; private insurers; key research platforms

**Across the quarter to 31 March 2024:**

- We were a Gold sponsor at the **New Zealand Planning Institute (NZPI) annual conference** in Hamilton. This included:
  - Sponsoring a climate adaptation fieldtrip to Raglan;
  - Having the Chief Resilience & Research Officer and Head of Risk Reduction & Resilience present a keynote and the Principal Advisor of Risk Reduction & Resilience present at a concurrent session; and
  - A stand in the main social area, where we had positive engagement with stakeholders including a range of local government councils on the Natural Hazards Portal, Risk Tolerance Methodology, and our natural hazard risk reduction work.
- We were a conference partner at the **New Zealand Society for Earthquake Engineering conference** in Wellington. This included:
  - having the Head of Research judge the Seismic Design Competition and present the EQC/NZSEE Ivan Skinner Award; and
  - the Principal Advisor of Risk Reduction & Resilience chair the EQC Keynote Speaker session and speak on an industry working group plenary. EQC-funded research was also presented by several researchers at the conference.

**Perceptions of EQC Toka Tū Ake****Surveying of key stakeholders (annual) and the general public (quarterly)**

We survey key stakeholders on an **annual** basis to ascertain perceptions around:

- the quality and relevance of the outputs of EQC Toka Tū Ake's investment in research (SOPE measure 2.1.1)
- the contribution to driving progress in resilience to natural hazards; and the quality of our partnering (SOPE measure 2.1.2)

**Note:** Survey results for SOPE measures 2.1.1-2 will be available in our June 2024 performance dashboard

We also survey the public on a **quarterly** basis to see how we're doing with enhancing the public's understanding of natural hazard risk and risk reduction activity undertaken (SOPE 2.1.3). Please refer to Public Education section above for a summary of results which now include Q1-3 results.

## 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

KEY	Homeowner responses FYTD			Line markers		Trendline
	Rating 4-5 Target	Rating 3 Neutral	Rating 1-2 Below target	Year end Target	YTD result	High Point Low Point

SOPE Measure	Target	YTD	Performance - YTD	Volume	Trend
Output 1.1 (Canterbury) SOPE Measure 1.1.6	>60%	71%		N=742	
Output 1.2 (Other claims) SOPE Measure 1.2.2	≥60%	53%		N=356	
Output 1.3 (North Island) SOPE Measure 1.3.2	≥60%	50%		N=494	

## 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.

SOPE Measure	Target	YTD	Performance - YTD	Volume	Trend
Output 1.1 (Canterbury) SOPE Measure 1.1.7a	>70%	87%		N=616	
Output 1.2 (Other claims) SOPE Measure 1.2.3a	≥70%	70%		N=292	
Output 1.3 (North Island) SOPE Measure 1.3.3a	≥70%	64%		N=461	

## Quality of communication:

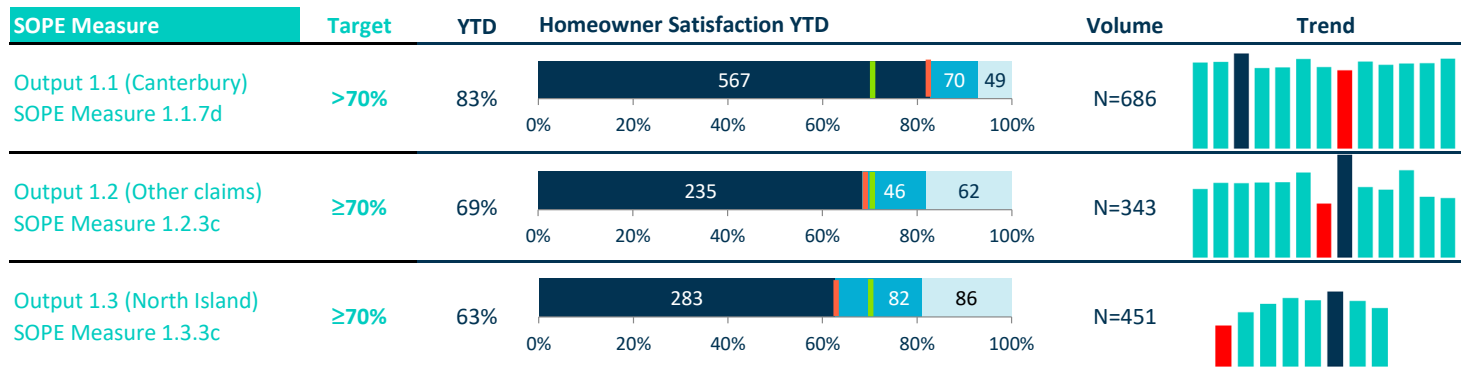
Surveyed homeowners agree EQC Toka Tū Ake (or its partner (Outputs 1.2-3)) provided clear and concise communication and homeowners were clear on next steps for their claim

SOPE Measure	Target	YTD	Homeowner Satisfaction YTD	Volume	Trend
Output 1.1 (Canterbury) SOPE Measure 1.1.7c	>70%	84%		N=709	
Output 1.2 (Other claims) SOPE Measure 1.2.3b	≥70%	65%		N=347	
Output 1.3 (North Island) SOPE Measure 1.3.3b	≥70%	54%		N=484	

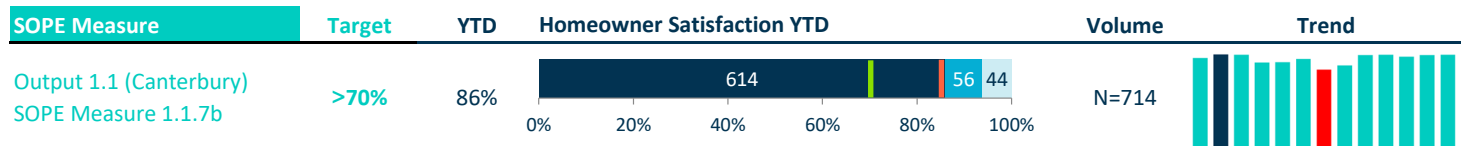
## Section 5 - Homeowner Focus (cont.)

**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.)

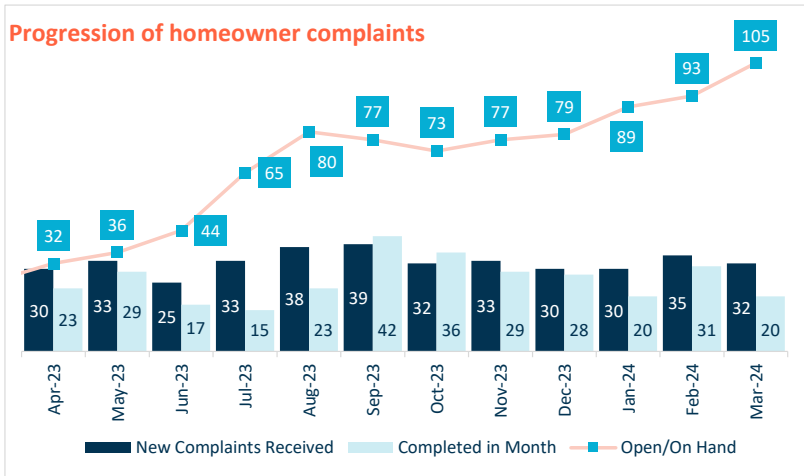
### Timeliness of complaint resolution

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

**KEY**

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%	89%	25	N=28	
Output 1.2 (Other claims) SOPE Measure 1.2.4	90%	93%	88	N=95	
Output 1.3 (North Island) SOPE Measure 1.3.4	90%	87%	141	N=162	



#### Overall this month

We received 32 new complaints offset by 20 resolved, leaving 105 open on hand at month end.

#### Canterbury

There were 5 new complaints received this month, 7 were resolved, and 1 open on hand at month end.

#### Other claims, including NDRA\*

We received 27 new complaints offset by 13 resolved, leaving 104 open on hand at month end.

\*Feb-24 figures revised to include changes in status of complaints as well as any additional complaints, as advised by insurers in Mar-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* is the largest driver to date, representing over 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).
- The categorisation of these on hand complaints includes: service related (0); process related (0); and technical (5).

### Total call, email and post volume

	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24
Outbound - Inbound Ratio	12:88	9:91	10:90	10:90	12: 88	10: 90
Grade of Service	92%	91%	94%	89%	85%	77%
Abandonment Rate	0.5%	0.6%	0.5%	0.9%	0.9%	3.5%
Roll Over No Answer	9	10	5	12	16	58
<b>Total Calls</b>	<b>1,988</b>	<b>1,897</b>	<b>1,136</b>	<b>1,411</b>	<b>2,077</b>	<b>1,843</b>
Total Email and Post	2,997	3,017	2,066	3,070	3,727	3,823

#### Customer calls service

Across March, our grade of service was 77% (cf. 85% last month).

Actual inbound calls for the month (N=1,655) was close to forecast calls for the month (N=1,911).

### Customer experience

The customer experience this month remains high at 97% (cf. 97% last month) across 418 customers surveyed this month (cf. 370 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.

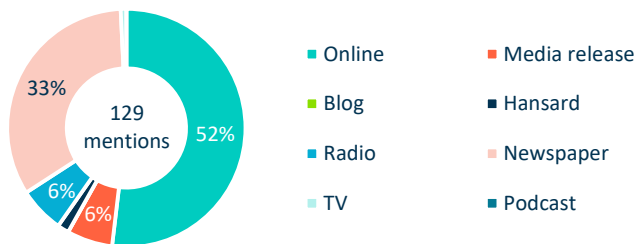
## Section 6 - Media Coverage

### Traditional media coverage across the month

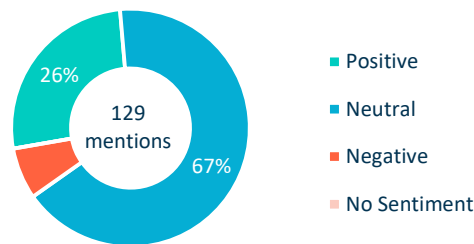
March was another significant month for media mentions of EQC Toka Tū Ake with 129 mentions recorded across the month (cf. 114 last month). The continued high level of coverage this month was fuelled by strategically pitched research stories which continue to garner success in mainstream and industry media. There was also flow on coverage from the anniversary on the North Island weather events of early 2023.

Sentiment of coverage across the month was again predominantly neutral at 67% followed by positive sentiment at 26% (cf. 58% neutral and 30% positive last month). Coverage by channel this month shows that, just like last month, just over half of our mentions occurred online, while a third 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.

#### 26% of mentions in the media this month attracted positive coverage (cf. 30% last month), including:

- [Thousands tap into hazard website to check natural disaster risks](#)
- [Waikato uni developing model to help better manage hazard risk](#)
- [Engineers test quake tech in China to add to NZ buildings | 1News](#)

#### 67% of mentions in the media this month attracted neutral coverage (cf. 58% last month), including:

- [Warning about growing class of uninsured people](#)
- [More risks are becoming under-insured or, worse, uninsurable](#)

#### 7% of mentions in the media this month attracted negative coverage (cf. 12% last month)

- [NZ Herald investigation: Why insurance may not save your home](#)

### Media releases this month

We distributed four media releases this month:

- 4 March - [Kiwi earthquake innovations tested on one of the world's largest shake tables](#)  
Real-life earthquake testing on three-storey buildings in one of the world's biggest earthquake laboratories has delivered stunning results and endorsements for New Zealand engineering solutions.
- 19 March - [Innovative new model to safeguard urban planning from natural hazards](#)  
Urban planning experts at the University of Waikato developing a new model to support the translation of natural hazard science and planning of future cities.
- 25 March - [\\$14 million investment into natural hazards research and resilience](#)  
The release of our Resilience and Research Highlights report, a snapshot of our \$14 million investment into building Aotearoa New Zealand's resilience to future natural hazards events.
- 26 March - [Most home buyers now consider natural hazard risks when buying a property](#)  
Release on a new report indicating 9 in 10 home buyers are now considering natural hazard risk when deciding on a property. According to a new EQC Toka Tū Ake NielsenIQ report, 89% of people who have recently bought or are considering buying a property have natural hazards on their mind.



## Section 6 - Media Coverage (cont.)

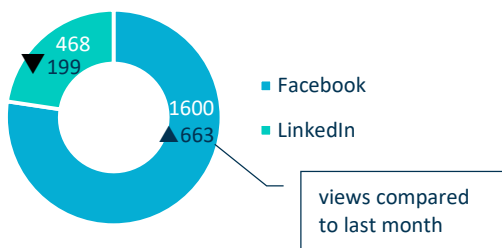
### Our social media profiles

Both our social media profiles on social media channels LinkedIn and Facebook continue to grow. Across March, our following on LinkedIn rose to 7,401 followers (42 new followers) while our following on Facebook also increased, rising to 4,491 followers (19 new followers).

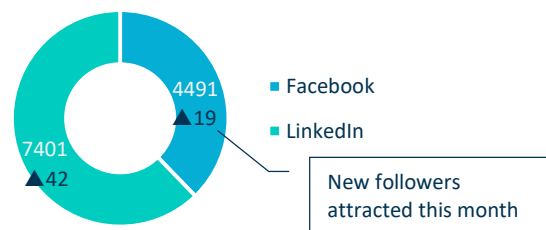
Across March, we posted 14 times on LinkedIn attracting 466 interactions, while on Facebook we posted 9 times attracting 252 interactions.

Across the month, we attracted 468 profile views on LinkedIn and 1.6k profile views on Facebook.

Social media profile views this month



Social media profile followership



### Content published on our social media profiles this month

- The Facebook and LinkedIn posts about the dispute resolution scheme received different levels of engagement. While Facebook saw fewer impressions but a higher reach, LinkedIn had more impressions and clicks but a lower engagement rate. This suggests a difference in the audience behaviour across platforms.
- The profile views on Facebook increased significantly by 55.1%, reaching 1.6k views. This suggests a growing interest or visibility of our Facebook page through partner posts and content tailored towards specific times of the year, i.e. long weekend preparedness posts.
- The post about the catastrophe bond market on Facebook and LinkedIn received limited engagement, indicating that this topic due to its technical nature might not resonate strongly with the audience compared to other topics.
- Posts about scientific research initiatives received significant engagement, especially on LinkedIn, indicating a high interest in our research endeavours.
- The post about earthquake testing on one of the world's largest shake tables generated substantial engagement across both platforms, suggesting that updates on innovative projects garner attention.
- Posts recognising staff achievements received moderate to high engagement, indicating that the audience appreciates updates about the organisation's employees.
- The International Women's Day post received particularly high engagement, indicating strong support for diversity and inclusion initiatives.
- Posts with multimedia elements such as videos or images tend to attract more engagement, as seen with the video shared on safer homes receiving a higher number of likes.
- Overall, the data suggests that the audience is most engaged with updates related to scientific research, staff recognition, and community initiatives.

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

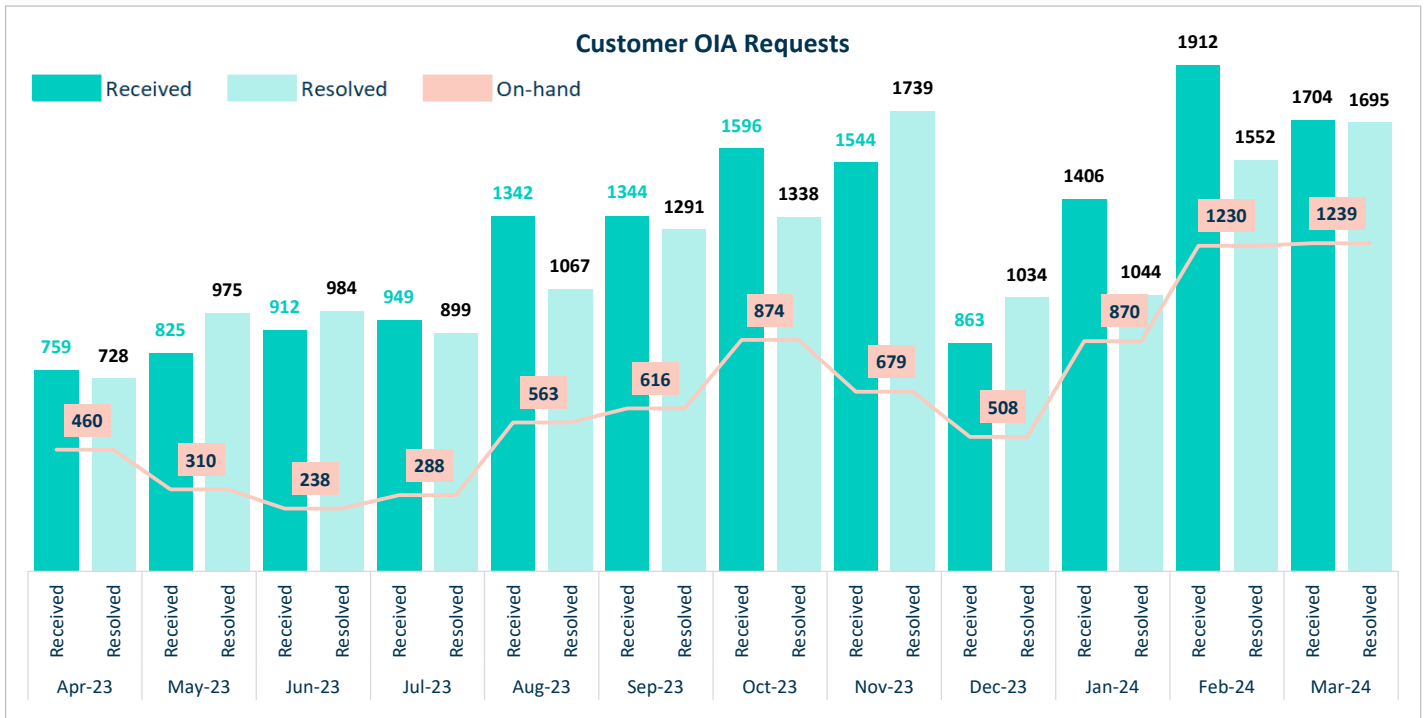
Our team continues to seek opportunities to educate the media and the public. We regularly use our responses to journalists as a chance to provide broad details of EQCover, the Natural Disaster Fund, and our insurance partnership to aid understanding.

## 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:

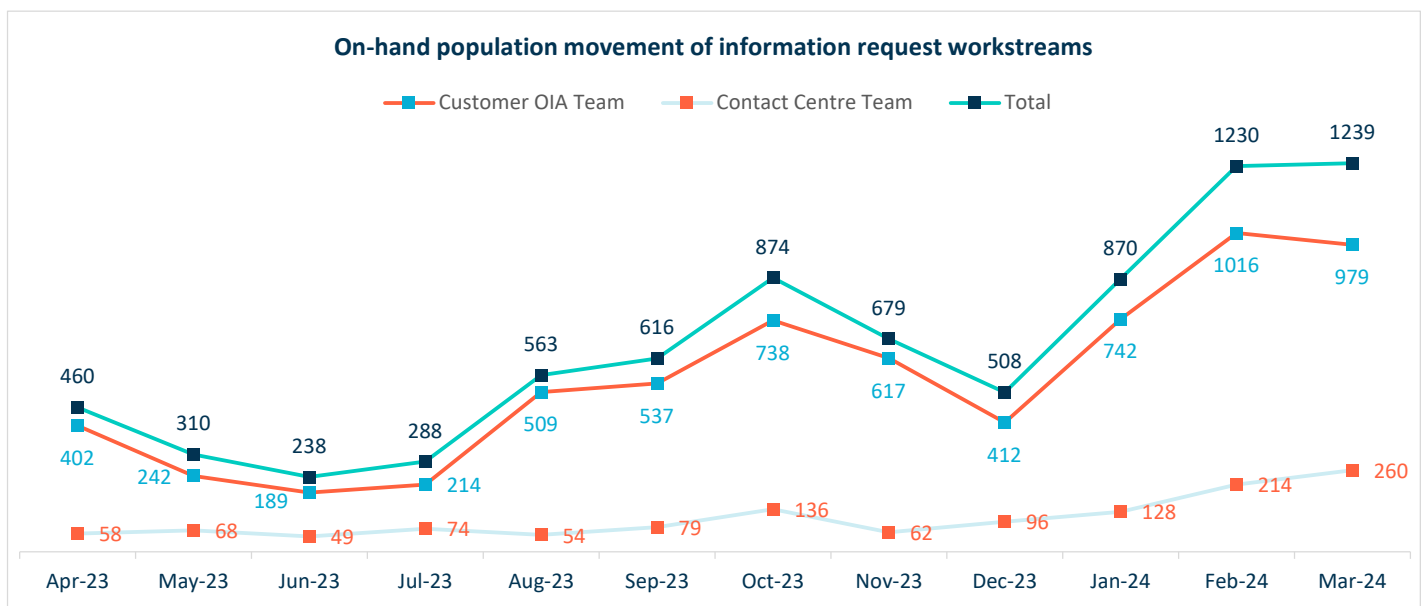
- One of our workstreams is for information requests for property related files, which is processed under either section 31A of the Earthquake Commission Act 1993 or the Official Information Act 1982; and
- Our other workstream covers information requests that our Contact Centre are able to resolve directly.



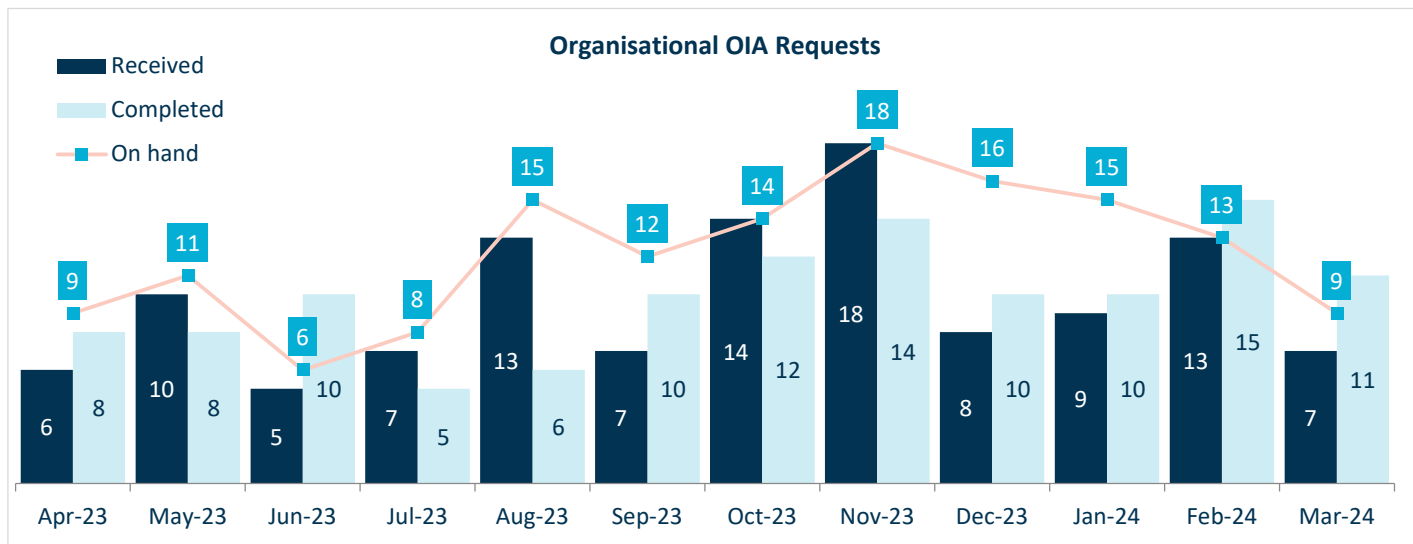
Across March, our Customer OIA and Contact Centre Teams received 1,704 new OIA requests (cf. 1,912 for Feb-24). Coupled with the 1,230 requests on hand from last month and resolution of 1,695 requests this month, we have 1,239 requests on hand at month end.

The large volume of requests received this month continues to be driven by activity in the real estate market with just over 80% 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.

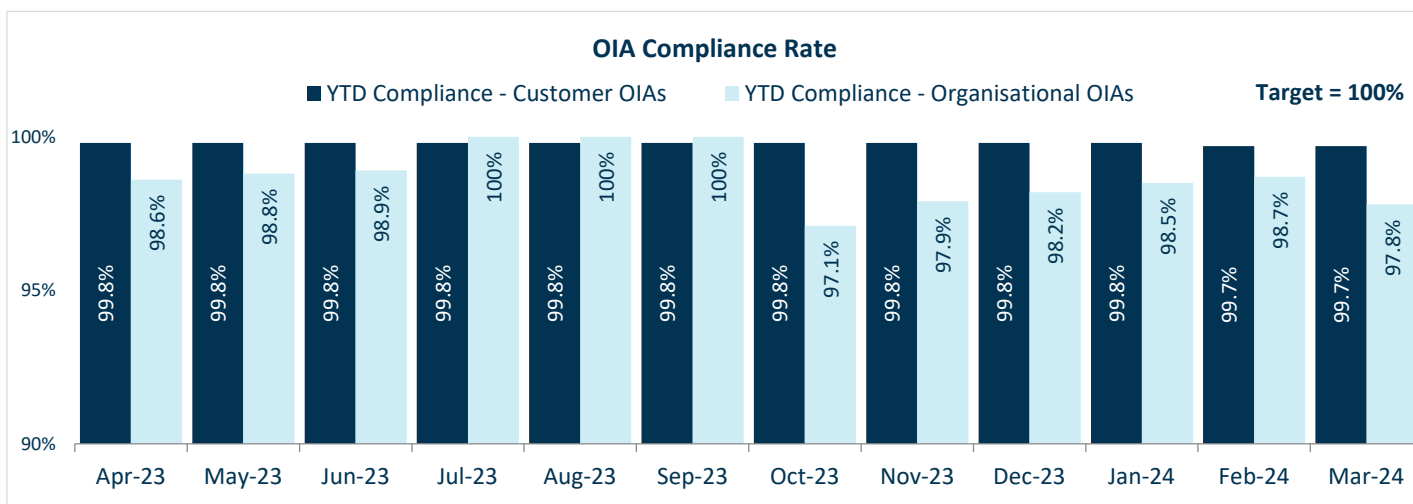
The chart below shows the monthly on hand population movement of our two customer information request workstreams.



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



Across March, our Government Relations Team received 7 new high level OIA requests (cf. 13 in Feb-24). Coupled with the 13 requests on hand from last month and 11 completed requests this month, the team have 9 requests on hand at month end.



Across March, our Customer OIA and Contact Centre teams achieved a compliance rate of 99.8% across 1,695 completed responses with 3 non-compliant responses reported. Given the large volume of information requests managed by the team, the compliance rate for the FYTD remains unchanged on 99.7%.

During the month, our Government Relations Team delivered one response outside of the statutory timeframe, bringing the FYTD compliance rate down to 97.8% (cf. 98.7% at the end of last month).

#### Ombudsman review of complaints received

Across March, we received no notices of formal investigation and one final opinion from the Ombudsman. In total, across the FYTD, we have received six formal notices of investigation.

During the same period, we received a final opinion following an earlier formal investigation, that EQC Toka Tū Ake had not acted unreasonably in declining to accept an out of time claim for natural disaster damage.

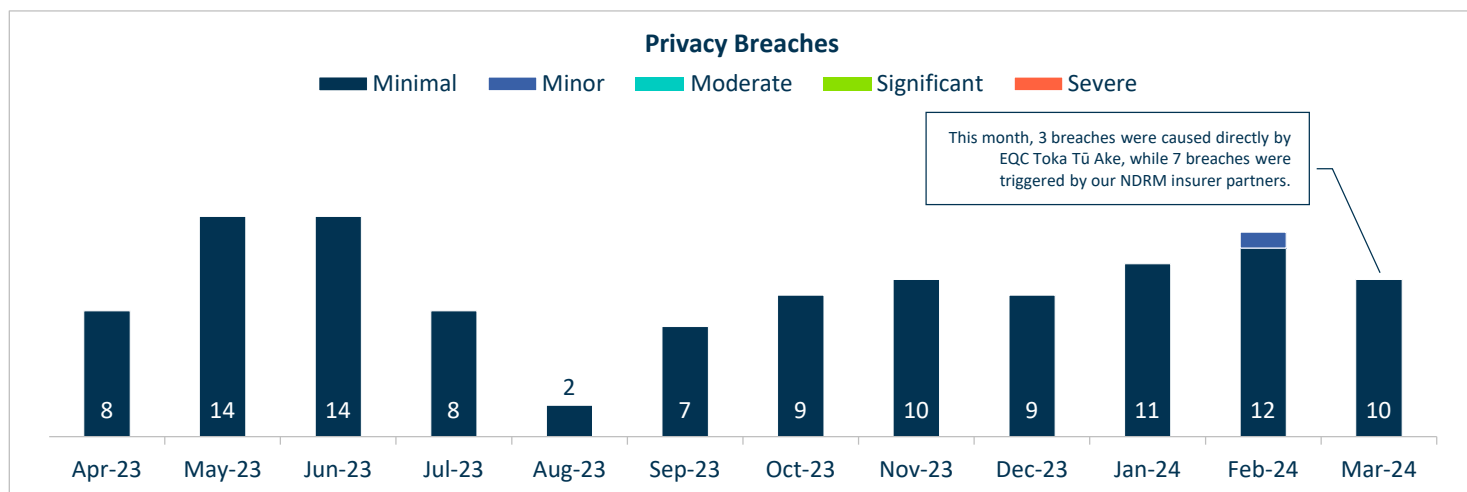
#### Ministerial correspondence

Across March, we received no requests to draft a response for the Minister's Office. Across the FYTD, we have received a total of 16 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 March, 10 privacy breaches (cf. 13 for Feb-24) 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

Of the 10 reported breaches across March, 3 occurred within EQC Toka Tū Ake while 7 were attributable to our NDRM insurer partners. Our Risk and Compliance team has completed its deep dive analysis of insurer breaches and, at the time of reporting, is still to deliver its findings and recommendations.

### Privacy Assessments

Across March, 2 new privacy assessments were received by the Risk & Compliance team while 4 assessments were completed. There are currently 7 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'.

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

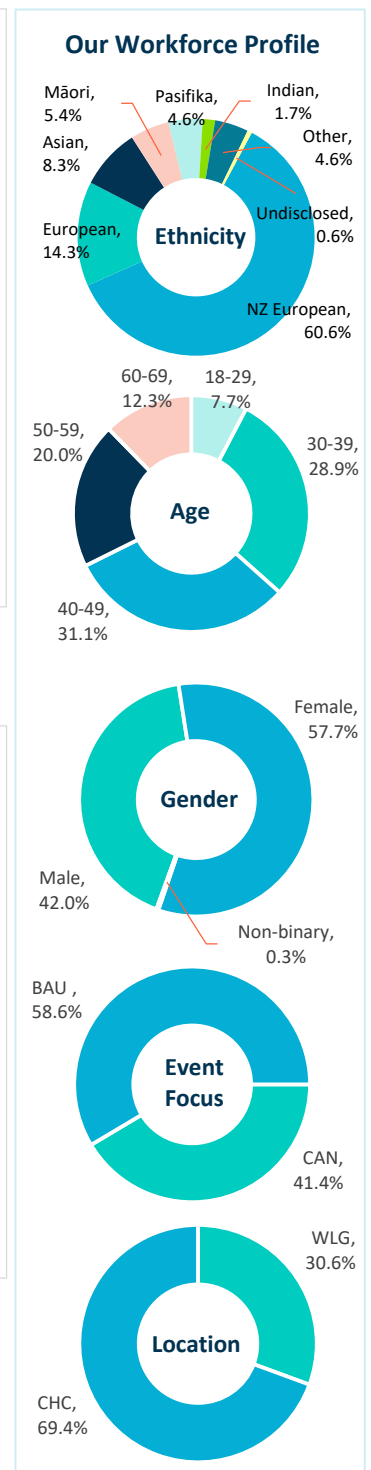
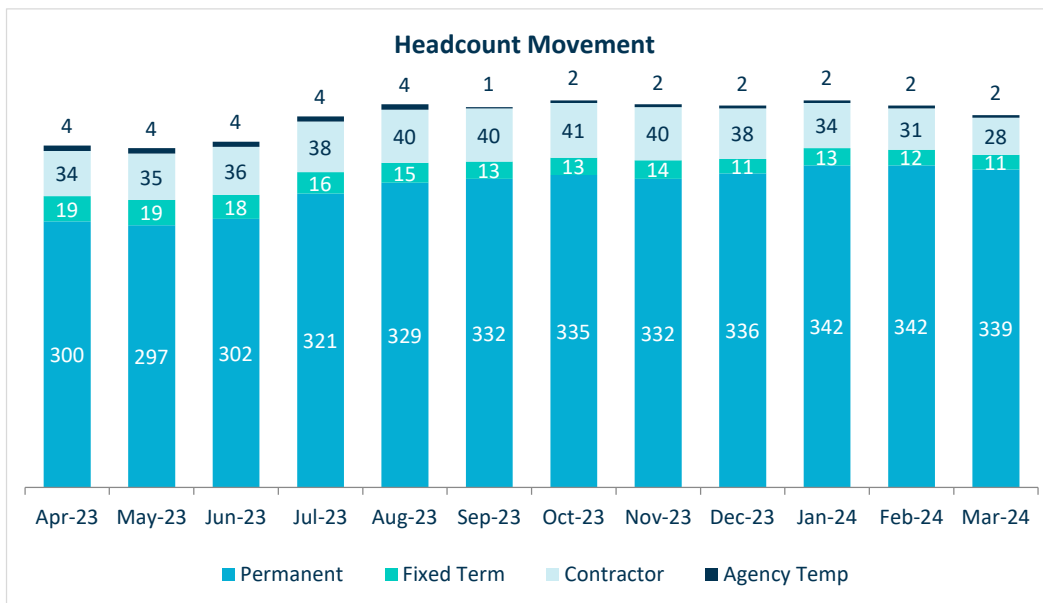
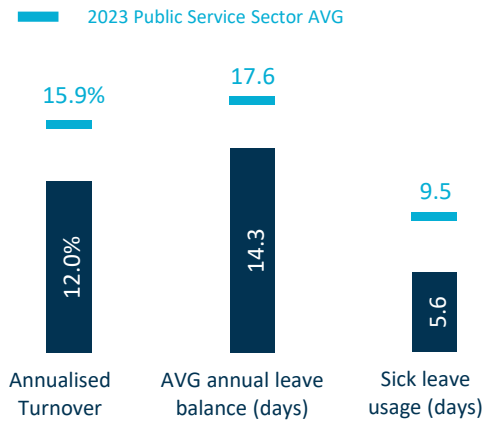
Across March, our permanent workforce headcount reduced by 3 to 339, while our temporary headcount decreased by 1 to 11.

**Note:** Our permanent workforce headcount of 339 equates to 334.9 FTE.

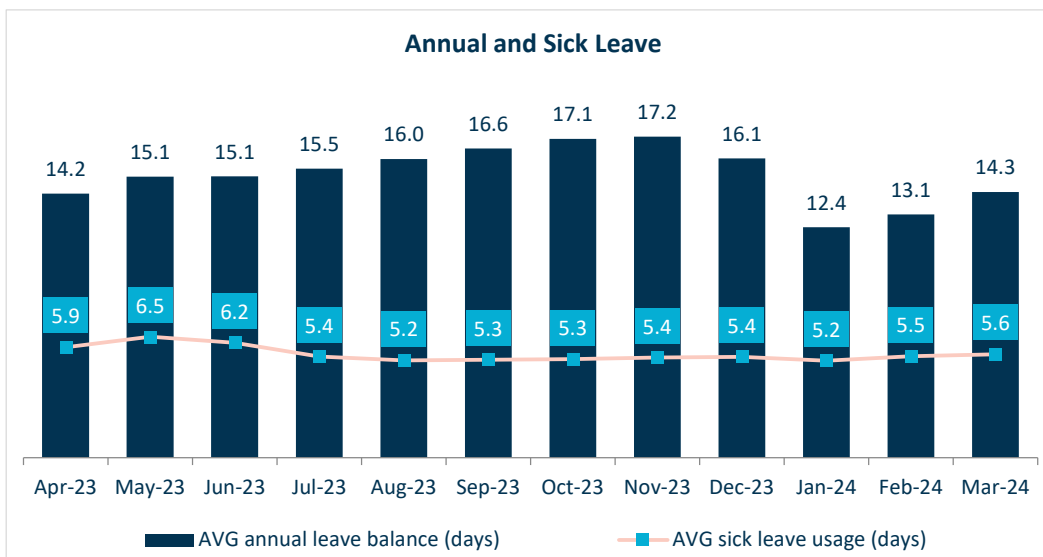
Across the month, our average annual leave balance this month rose slightly by 1.2 days to 14.3 days, remaining below the 2023 public sector average ('sector average') of 17.6 days. Meanwhile, average sick leave usage rose slightly by 0.1 days to 5.6 days and also remains below the sector average of 9.5 days. Annualised turnover ('voluntary turnover') decreased this month by 0.4% to 12%, 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



This month our permanent headcount dropped by 3 compared to last month while our contractor and fixed term headcounts both decreased by 3 and 1 respectively.



This month, our average annual leave balance increased by 1.2 days to 14.3 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 40% (unchanged from last month) of our people who have an annual leave balance >20 days.