

How to use this dashboard

This dashboard shows a monthly snapshot of EQC's progress across its operational spectrum as well as how we track in relation to the performance measures in our *Statement of Performance Expectations 2021-22*. Below is a summary of each section.

Section 1 - Statement of Performance Expectations (SoPE) measures

This section shows progress across those SoPE measures that can be measured on a monthly or quarterly basis. The results are cumulative year-to-date results which reflect the year-to-date progress bar to reach the year-end target. The SoPE 2021-22 is one of our public accountability documents which can be found on our website:

<https://www.eqc.govt.nz/about-eqc/publications/statement-of-performance-expectations>

Section 2 - Canterbury*

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury'). It shows how many claims have been reopened (inflow), how many claims have been resolved during the month (resolved), and how many are outstanding at the time of reporting (on hand). We also profile our remaining on hand claims by age, by complexity, by settlement pathway, and by reason for reopening the claim. This section also provides visibility on our progress to resolve claims in dispute (claims subject to legal proceedings or other dispute resolution pathways).

Government on-sold support package

This sub-section outlines our progress in the delivery of the Government on-sold support package, on behalf of the Government, to support owners of on-sold over-cap properties in Canterbury to access financial help to have their homes repaired.

Section 3 - Other Natural Disaster Events (Excluding Canterbury/Kaikōura)

This section covers all claims that are not related to the specific Canterbury and Kaikōura events. Here, we track our claims management progress by how many we have received during the month (inflow), how many we have resolved in the month (resolved), and how many are on hand (outstanding). 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. We also report on any new natural disaster events that have occurred during the reporting period that have had an impact on claim inflow.

Claims subject to management under the Natural Disaster Response Agreement (NDRA)

Under the Natural Disaster Response Agreement (NDRA), which came into effect on 30 June 2021, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). However, EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Section 4 - Resilience

This section monitors the progression of EQC's contribution to reducing risk and building resilience to natural hazards in New Zealand. The section also monitors the perceptions of key stakeholders around the quality and relevance of the outputs of EQC's investment in research (usefulness, usability and use), our contribution to building resilience to natural hazards and the quality of our partnering in these areas. Monitoring also includes the public's perceptions of how we are doing with enhancing public understanding of natural hazard risk and our influence on the public to take action to reduce this risk. Reporting on progress will occur on a quarterly basis.

Section 5 - Customer Focus

This section monitors the quality of our customer focus through customers' satisfaction with their interactions with EQC. There are three key strands which align to the customer focus metrics in the SoPE 2020-21:

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

The data comes from the customer satisfaction survey that TNS Kantar undertakes on our behalf each month. This section also summarises the volume of customer contacts by phone, email and post.

Note: Due to timing of the survey, the customer satisfaction results are reported a month in arrears.

Section 6 - Media

This section monitors the tone and impact of EQC's coverage in both traditional and social media. It keeps a year-to-date count of the number of media statements released by EQC, and also how many times EQC appeared in the media during the month (media articles). The section also provides a view on what's driving our media impact and the leading messages and themes shaped by these drivers in both media formats.

Section 7 - Official Information Act (OIA) Requests

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

Section 8 - Privacy Breaches

This section provides a monthly update on EQC's compliance matters, in particular, the severity and nature of reported privacy breaches as well as any emerging themes.

Section 9 - HR Operations

This section tracks EQC's average annual leave balance, sick leave usage and annualised turnover, compares them to the corresponding Public Service average and provides visibility on what's influencing our averages and annualised turnover rate. This section also provides a view on headcount movement overlaid by claim population movement and a broad profile of our workforce, which is updated on a quarterly basis.

*The published report made available to the public excludes a section on Kaikōura has been excluded as it includes private commercially sensitive insurer data.

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output One - Recovery after an event

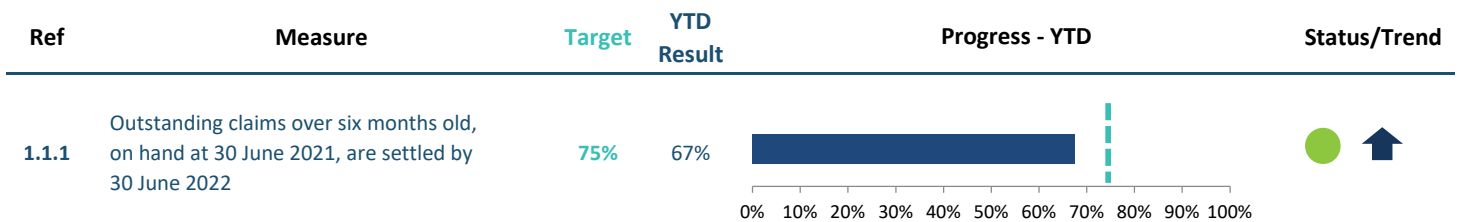
Output 1.1 - Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

Output 1.1 is specifically focussed on providing service to EQC's customers with claims from the 2010-2011 Canterbury earthquake sequence, including claims EQC is managing on behalf of Southern Response Earthquake Services Limited (Southern Response). The measures address both the timeliness and customer focus of EQC's claims resolution.

The measures in this output class are a continuation from the 2020-2021 financial year. From 2021-2022, measures are likely to be re-evaluated to reflect the smaller number of claims and the different treatments required for them.

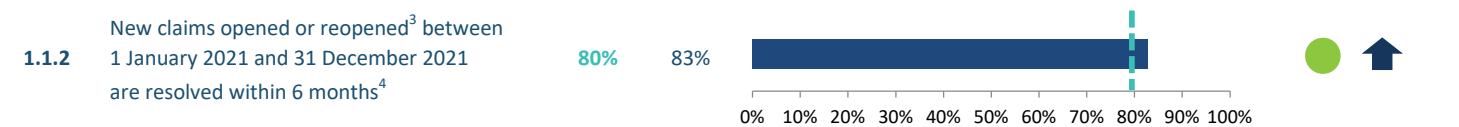
The threshold for customer satisfaction is lower for Canterbury claims than it is for other claims. This is because Canterbury claims often have long and complex histories, in part reflective of past processes that have now changed. Also, for this reason most of our customer focus measures look at a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

Performance measures | Timeliness



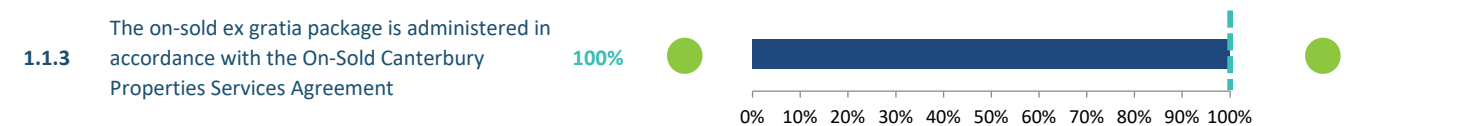
Commentary:

In the FYTD, we have closed 334 (67%) of the 495 claims that were outstanding (over 6 months old) at 30 June 2021. For the FYTD, performance against SOPE measure 1.1.1 is tracking ahead of expected performance to meet target.



Commentary:

In the FYTD, 1059 (82%) of the 1279 in-scope claims that were reopened in January-February 2021 have been settled within 6 months of their reopened date. For the FYTD, performance against SOPE measure 1.1.2 is tracking ahead of expected performance to meet target.










Key performance measures outlined in the On-Sold Canterbury Properties Services Agreement	Standard	Result
EQC will initiate direct contact with the Applicant within 10 Business days of receipt of the Application.	100%	100%
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%

³The open claim has been resolved (closed) from the perspective of the business (EQC). An open claim may be classified as resolved where the customer has been asked to provide further information related to their claim (over a period) that has not occurred. This approach is consistent with that taken by the private insurers. To count as reopened, EQC needs to have triaged the request and accepted the possibility of further activity being required.

⁴Does not include claims in litigation or where a customer appoints a third party to represent them.

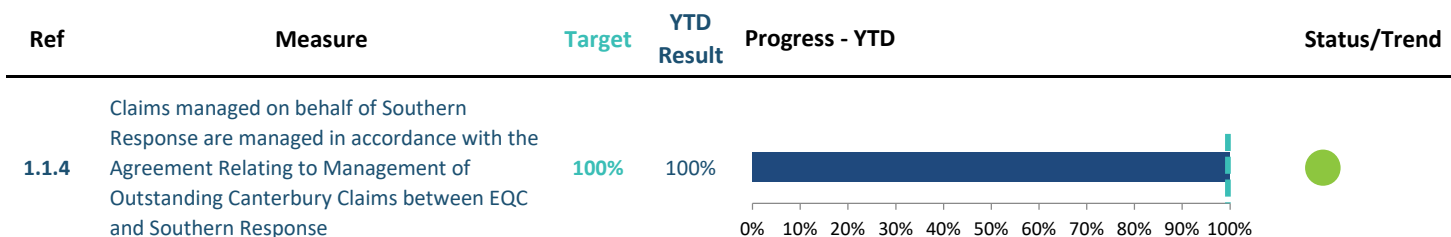
Key:

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

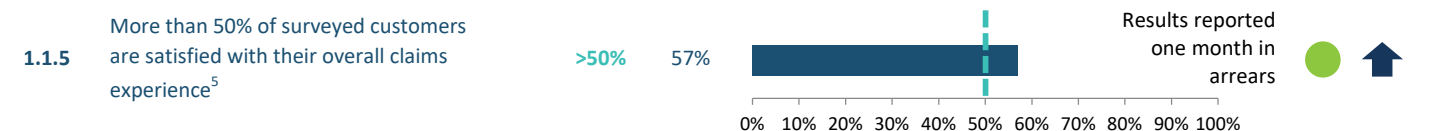
Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output One - Recovery after an event (cont.)

Performance measures | Customer Focus

**Commentary:**

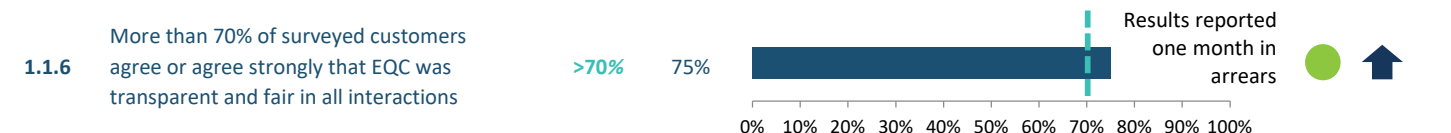
Under clause 6.6 of the Agreement relating to management of outstanding Southern Response earthquake claims, EQC must obtain Southern Response's written agreement prior to proceeding, where the Settlement Sum or Repair or Rebuild Sum exceeds the Cap by more than \$50,000.

**Commentary:**

For the FYTD, performance against SOPE measure 1.1.5 is tracking ahead of expected performance required to meet target.

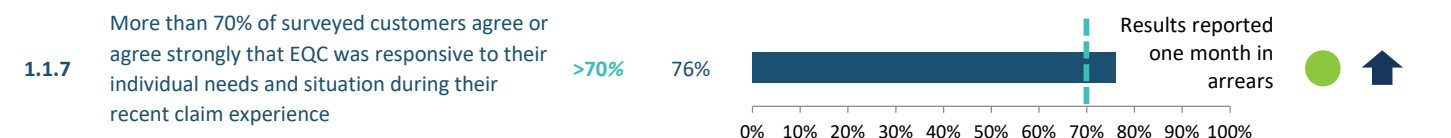
Note: Results are reported one month in arrears.

Reflecting on their most recent experience:

**Commentary:**

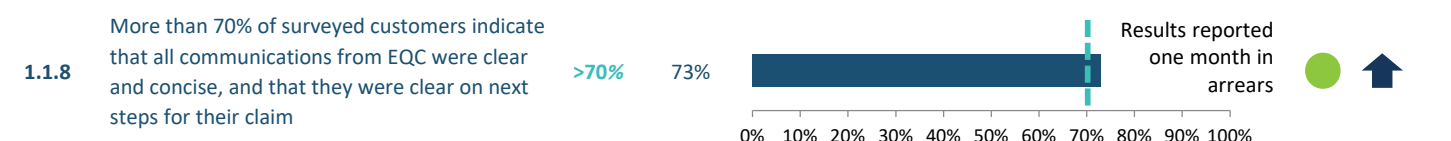
For the FYTD, performance against SOPE measure 1.1.6 is tracking ahead of expected performance required to meet target.

Note: Results are reported one month in arrears.

**Commentary:**

For the FYTD, performance against SOPE measure 1.1.7 is tracking ahead of expected performance required to meet target.

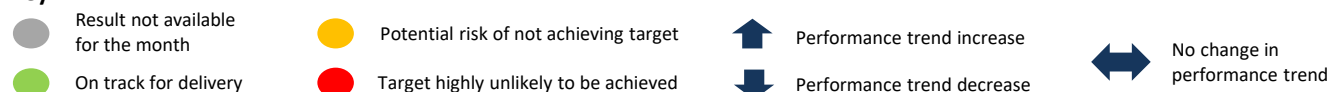
Note: Results are reported one month in arrears.

**Commentary:**

For the FYTD, performance against SOPE measure 1.1.8 is now tracking ahead of expected performance required to meet target.

Note: Results are reported one month in arrears.

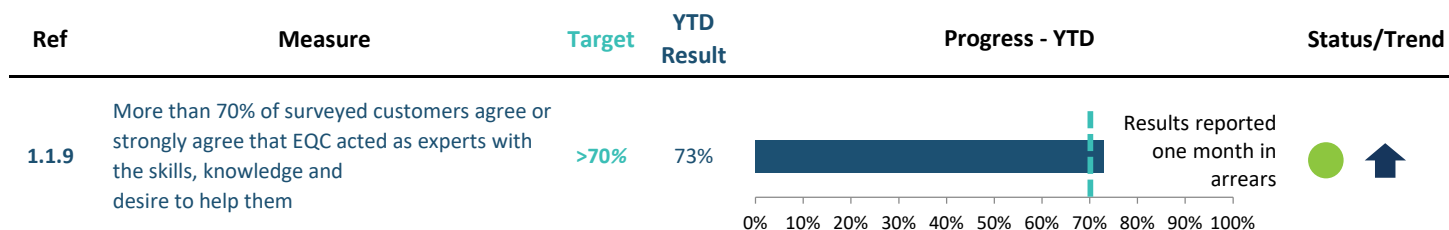
⁵Continuation of measure 2.1.5 from FY2019-20

Key:

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

Output One - Recovery after an event (cont.)

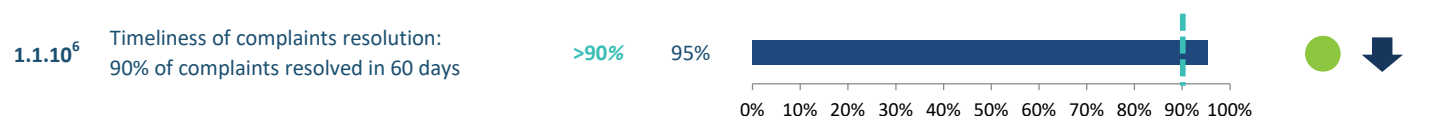
Performance measures | Customer Focus | Reflecting on their most recent experience



Commentary:

For the FYTD, performance against SOPE measure 1.1.9 is now tracking ahead of expected performance required to meet target.

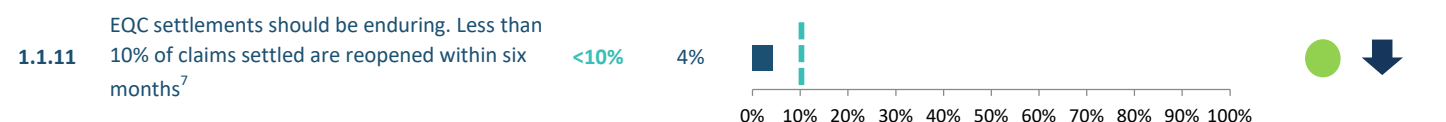
Note: Results are reported one month in arrears.



Commentary:

So far this financial year, 95% of complaints relating to Canterbury claims have been resolved within targeted timeframes.

For the FYTD, performance against SOPE measure 1.1.10 is tracking ahead of expected performance required to meet target.



Commentary:

Of 1498 in-scope claim closures in January and February 2021, 63 (4%) have since been reopened. This result is lower than last month, and is on track to meet the performance target.

⁶Previously this measure was broken down into three categories depending on claim complexity.

⁷This will not include claims re-opened for purposes such as minor works or for making a payment or insurer facilitation).

Key:

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

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

Output One - Recovery after an event (cont.)

Output 1.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)

Output 1.2 is focussed on claims unrelated to the 2010-2011 Canterbury earthquake sequence. These measures address the speed, quality and cost of EQC's claims resolution. From mid-2021, these measures will relate to the services provided by private insurers on EQC's behalf.

Output 1.2 | Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.2.1	Claims lodged between 1 January 2021 and 31 December 2021 are resolved within six months	90%	100%		
1.2.2 ⁸	Claims that have not been settled within six months of lodgement are settled within 90 working days of the assessment phase being completed	90%			

Commentary:

All but three of the 1205 in-scope claims lodged in January-February 2021 were resolved within 6 months. For the FYTD, performance against SOPE measure 1.2.1 is on track to meet target.

Due to the lag with claims lodged and then subsequently settled, an update on SOPE measure 1.2.2 will be provided as part of our end of month November 2021 reporting.

Insurer Managed claims will affect performance of SoPE 1.2.1 and 1.2.2 from January 2022 (6 months after the commencement of the Natural Disaster Response Agreement (NDRA) on 30 June 2021).

'Insurer Managed' and 'EQC Managed' claims explained

Under the NDRA, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Note: As the proportion shifts more towards Insurer Managed claims, we will amend the visualisations slightly to illustrate the scale of both our Insurer Managed and EQC Managed claim volumes.

Output 1.2 | Performance measures | Customer Focus

1.2.3	More than 70% of surveyed customers are satisfied with their overall claims experience	>70%	69%		
1.2.4	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was transparent and fair in all interactions	>70%	66%		
1.2.5	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was responsive to their individual needs and situation during their recent claim experience	>70%	63%		

Commentary:

For the FYTD, performance against SOPE measures 1.2.3-5 are tracking behind expected performance required to meet target, however FYTD results against these measures have continued to improve.

Note: We are as yet not able to report on customer satisfaction with Insurer Managed claims. It is expected that within the next quarter we will see sufficient sampling which will enable us to engage in meaningful reporting.

⁸The measure has been adjusted to reflect the small number of claims that now fall within this category.

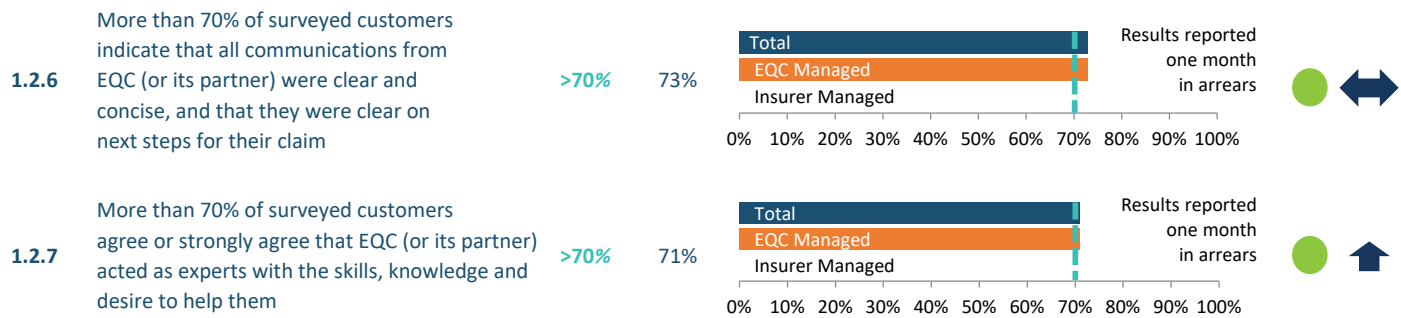
Key:

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

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

Output One - Recovery after an event (cont.)

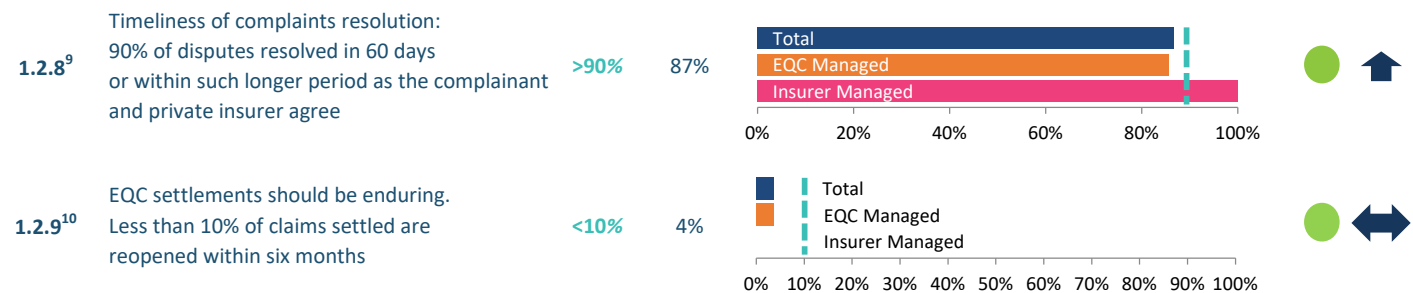
Output 1.2 | Performance measures | Customer Focus



Commentary:

For the FYTD, performance against SOPE measures 1.2.6 and 1.2.7 continue to track ahead of expected performance required to meet target.

Note: We are as yet not able to report on customer satisfaction with Insurer Managed claims. It is expected that within the next quarter we will see sufficient sampling which will enable us to engage in meaningful reporting.



Commentary:

SOPE 1.2.8: In the financial year to date, 86% of EQC-managed claims in-scope for SoPE 1.2.8 have been resolved within 60 days. Only a very small volume of complaints have been received relating to Insurer-managed claims and these have met the 60 day timeframe for resolution.

Note: Based on the volatility in this measure due to low volumes of complaints, we remain on track to achieve target for this measure.

SOPE 1.2.9: 61 of the 1646 in-scope claim closures in January-February 2021, were reopened within 6 months of closure (3.7%).

'Insurer Managed' and 'EQC Managed' claims explained

Under the NDRA, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed'). EQC continues to directly manage historical claims ('EQC Managed') relating to damage pre 30 June.

Note: As the proportion shifts more towards Insurer Managed claims, we will amend the visualisations slightly to illustrate the scale of both our Insurer Managed and EQC Managed claim volumes.

Performance measures | Quantity



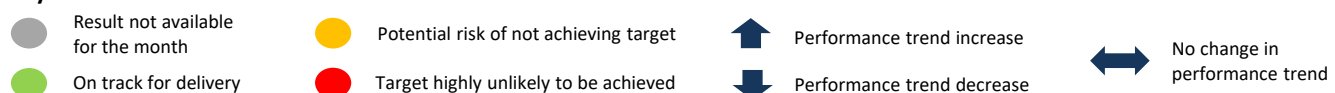
Commentary:

As reported last month, we are still unable to report on progress given the low volume of settled claims.

⁹Excludes complaints that fall into the external dispute resolution process to align with Fair Insurance Code terminology.

¹⁰Measure excludes administrative reopens.

Key:



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

Output Two - Resilience

Output 2.1 - A resilience programme that facilitates improved analysis and public understanding of natural hazard risk

Our Resilience output class focusses on investing in science, data, loss modelling, and public education to support risk-informed decision making. With strong reciprocal relationships, we disseminate this knowledge and tools to people who can make a difference - policy makers, planners, key professions, and the public.

Output 2.1 | Performance measures | Quality

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.1	Percentage of stakeholders ¹² surveyed ¹³ agree or strongly agree that the outputs of EQC's investment in research are: • of good or excellent quality ¹⁴ • relevant and focussed on the outcomes of the Resilience Strategy	75%		Measured on an annual basis 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	
2.1.2	Percentage of stakeholders surveyed agree or strongly agree that EQC: • is contributing to driving progress in resilience to natural hazards; • is an engaged and supportive partner	75%		Measured on an annual basis 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	

Output 2.1 | Performance measures | Quantity

	Percentage of the public surveyed ¹⁵ : • who say that they thought about potential risks of natural hazards when buying or looking to buy a property	75%	82%	Next result due end of Dec-21 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	
2.1.3*	• as homeowners, are aware that they can take action to make their homes safer and stronger for disaster events	60%	63%	Next result due end of Dec-21 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	
	• on the standard key preparedness actions promoted by EQC ¹⁶ who say they have taken one of those steps to prepare their homes	55%	91%	Next result due end of Dec-21 0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%	
2.1.4	Number of formal, evidence-based submissions made on relevant (natural hazard risk) policies, plans, or initiatives or local government statutory plans Reviewer commentary that submissions are: • of good quality • on matters relevant to natural hazard risk reduction	5		Progress to be advised 0 1 2 3 4 5	

¹²Stakeholders include local government and design, planning, and construction professionals.

¹³Quantitative surveys are undertaken by A C Neilsen, an independent organisation—annual measure so 2019-2020 forecast unknown

¹⁴Research excellence is a standardised framework for assessing the quality of research.

¹⁵By A C Neilsen via a quantitative survey.

¹⁶The current 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.

Key:









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

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

Output Two - Resilience








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

Performance measures

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.2.1	Deliver the following milestones for introducing PRUE loss modelling ¹⁷ :	as per measure			
	• a communications strategy for introducing partners to PRUE loss modelling			Communications strategy to be discussed	
	• completion of the transition of the new system by 30 November 2021			On track for completion by 30 November 2021	
	• an agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA by the end of the financial year			An agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA has been completed	
2.2.2	As part of EQC's website redevelopment project, an online tool will be developed by 30 June 2022 to inform New Zealanders about:	as per measure		Development of on-line tool remains on track for completion, which in turn supports the delivery of recommendation 6.1.3 from the 2020 Public Inquiry.	
	• hazard risk information • priority preparedness actions they can take to reduce the impact of disaster			Note: Recommendation 6.1.3 is one of two recommendations noted under SoPE measure 4.6.	

¹⁷PRUE is based on the RiskScape platform that is being 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 EQC's delivery of affordable residential natural disaster insurance protection

Performance measures

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
3.1.1	Reinsurance protection is obtained on terms that assure continuity of coverage for all perils, at rates that are lower than the Crown's cost of capital	as per measure		Measured on an annual basis	
3.1.2	Annual consultation with the Crown on risk appetite occurs prior to purchasing reinsurance for 2021-2022	as per measure		Measured on an annual basis	
3.1.3	An annual review of EQC's Risk financing strategy is conducted	as per measure		Measured on an annual basis	

Output 3.2 - Managing the NDF

3.2.1	The level of premiums collected compared to annual financial budget	100%		<p>Budget YTD 175.0</p> <p>175.2</p> <p>Premiums collected YTD (\$m)</p>	
3.2.2	The NDF is managed in accordance with directions from the Minister	100%		The management of the NDF is compliant with the Ministerial Direction for the first quarter.	
3.2.3	The value of the NDF is rebuilt (assumes fewer than 4,500 new claims in addition to Canterbury reopens)	>\$250m		<p>As at 31 October 2021, we are on track to achieve this measure</p>	

¹⁸This result was due to the number of dwellings in New Zealand increasing by more than the budgeted growth number.

Key:

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

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

Output Four: Readiness for an event

Performance measures¹⁹ | Quantity

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
4.1	EQC is able to demonstrate, through contingency planning and scenario testing, that its event response model has capacity to manage 100,000 claims per year by 30 June 2022	as per measure		EQC has contingent capacity to scale to 100,000 claims per year through the Natural Disaster Response Model utilising Insurers and their contracting arrangements with Third Party Administrators (TPAs).	

Comment

To validate this scalability, EQC reviewed Insurer event response and surge plans which outline how Insurers will scale to achieve capacity beyond what was achieved in Kaikōura. EQC is confident that there is contingent capacity to scale to 100,000 claims per year based on Insurers planned approach to surge. This is based primarily on the Insurers and TPA's to leverage significant national and international resources before needing to recruit. Being able to surge to appropriate staff levels to manage customer claims is the main driver to achieving this measure s9(2)(b)(ii)

4.2	To support co-ordinated insurance response and recovery activities. By 30 June 2022 EQC (with its partners) has developed two event response strategies that cater to a range of natural disaster perils that EQC covers	as per measure		Scenarios have been proposed for this measure, these being a Hawkes Bay earthquake and then an Alpine Fault earthquake. Work has commenced on the strategy for the Hawkes Bay EQ scenario.	
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Comment

Work is underway with Insurers to develop the first strategy draft by the end of 2021. Several joint workshops have been held to develop a Hawkes Bay earthquake response strategy with the remaining workshops to conclude in October 2021. Socialisation of the strategy outputs with the Natural Disaster Response Model governance groups will occur through late October and November 2021.

4.3	Systems are established and available to receive agreed data from private insurer partners under the insurer response model agreement	as per measure		Data exchange is working as expected with all insurer partners with initial quality issues experienced last month now resolved. Data set(s) and data quality will be subjected to ongoing review and validation.	
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Performance measures¹⁹ | Quality

4.4	Moderate - and high-risk issues identified through the Insurer Response Model Assurance Framework have an agreed and documented action plan to address those issues (including timeframes), and relevant actions have been completed within the agreed timeframes	95%		SoPE 4.4 is On Track based on our current assessment of the overarching risk themes that we are monitoring.	
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4.5	By 30 June 2022, EQC implements the 39 recommendations from the 2020 Public Inquiry ²⁰ that are fully within its control	100%	82%	<p>0 5 10 15 20 25 30 35 40</p>	
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Comment

Of the 39 recommendations EQC is to implement by 30 June 2022, we have implemented 32 so far. For the FYTD, performance against SOPE measure 4.5 is tracking ahead of expected performance required to meet target.

4.6	EQC implements recommendations 5.1.3 and 6.1.3 from the 2020 Public Inquiry by 24 December 2022	100%		<p>The two recommendations referenced are on track for delivery by the due date</p> <p>0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%</p>	
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4.7	New Zealanders have increasing trust and confidence in EQC	PSR Index score >90		<p>Result is pending</p> <p>0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%</p>	
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¹⁹In the previous SoPE these measures were in the form of key activity measures.

²⁰EQC has a total of 41 recommendations to implement, but two recommendations (5.1.3 and 6.1.3) require EQC to engage with third parties and require a longer lead time to deliver - see measure 4.6.

Key:

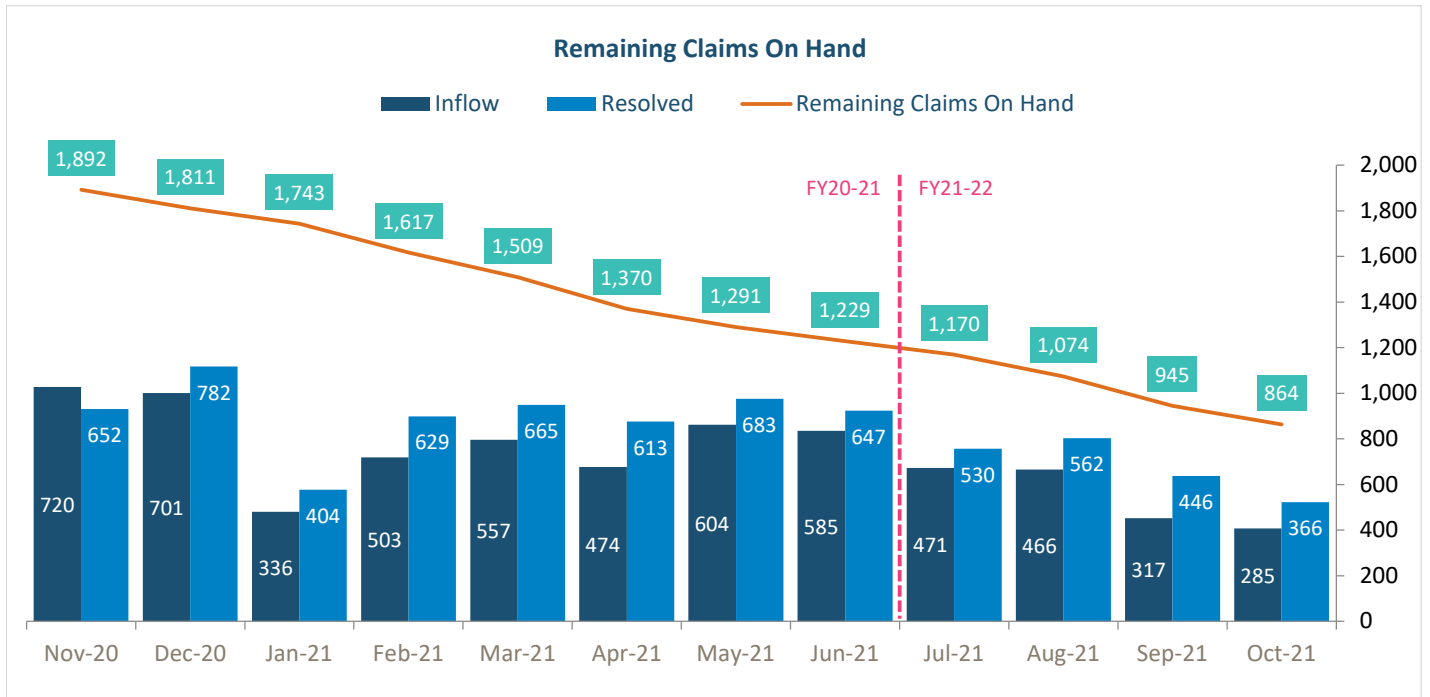
	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
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Section 2 - Canterbury

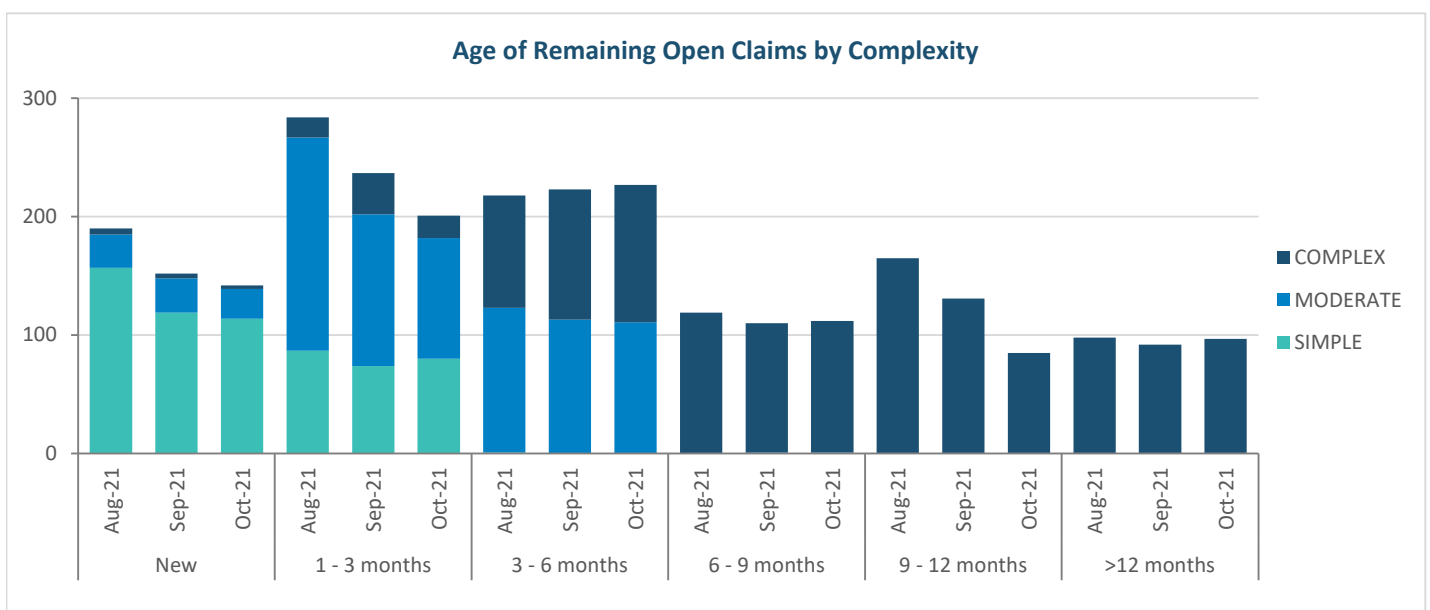
During the month, 366 claims were resolved, offset by inflow of 285 claims. At month's end we have 864 open Canterbury claims on hand, a reduction of 81 since the end of September. The reduction in our claims on-hand population, which is now below 1,000, continues the downward trajectory of a decreasing population stretching back to November 2020.

The impact on settlement rates of the shift in COVID Alert Level settings in mid-August has not materialised to the degree anticipated, with the claims on-hand population continuing to decline. The anticipated impact has been blunted by an overall reduction in inflow to less than 300 this month. Similar to last month, this has resulted in decreased portfolio sizes and enabled more time and effort to be directed towards the progression of those claims that were held up by the mid-August shift to Alert Level 4.

In line with our **Aged Claims Strategy**, the focus for the balance of calendar 2021 is to reduce our aged claims population (claims older than 12 months) further. At month's end this population stands at 97 (vs. 92 last month). As reported last month, we are working more collaboratively with customer-engaged experts and expect to see the benefits of this shift over the first quarter of calendar 2022.



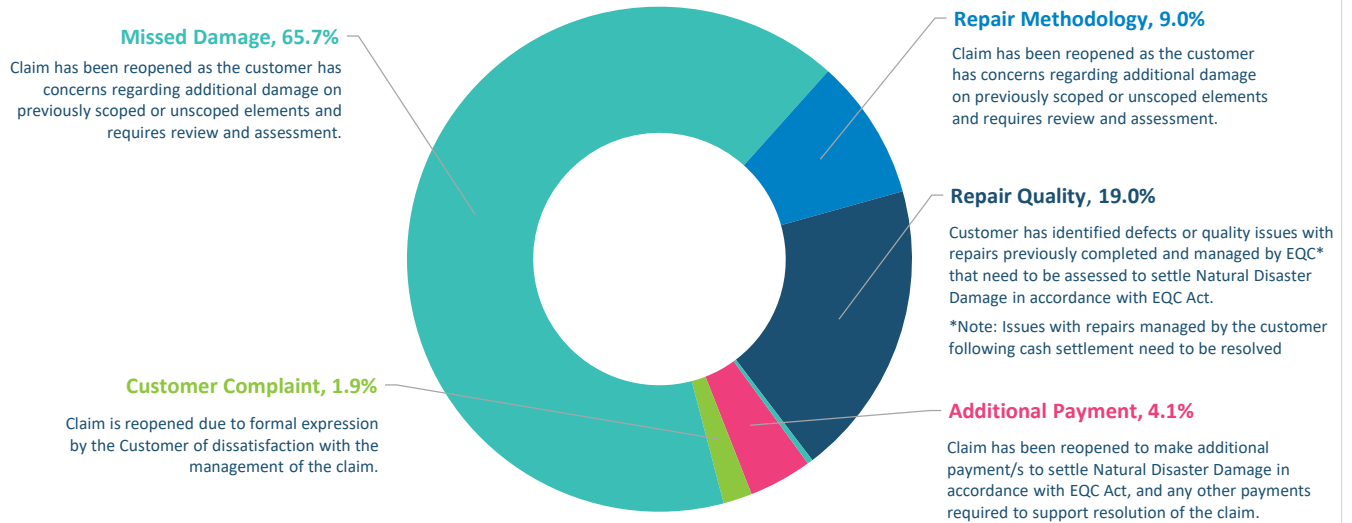
The 366 claims resolved this month includes 13 claims open at 1 October, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,636 of which are excluded). A further 14 SRES MOU claims were settled, and 1 claim was reassigned to Claims Assurance for review.



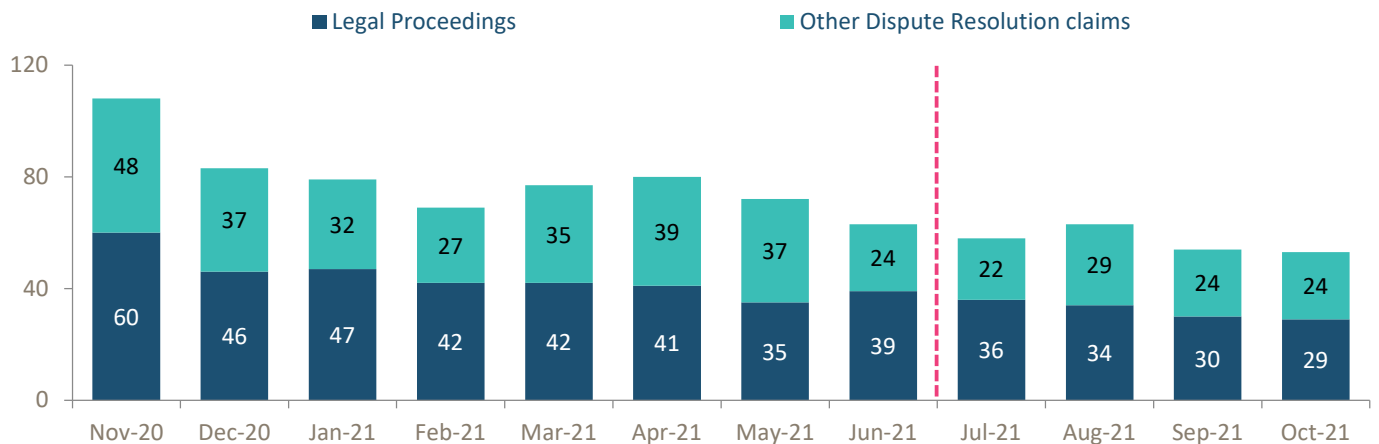
Resolution of aged claims remains a key priority for our settlement teams. During October there was a 5% increase in claims aged > 12 months (92 up to 97). Claims aged 9-12 months reduced by 35% (131 down to 85) and claims aged 0-3 months dropped by 12% (389 down to 343).

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

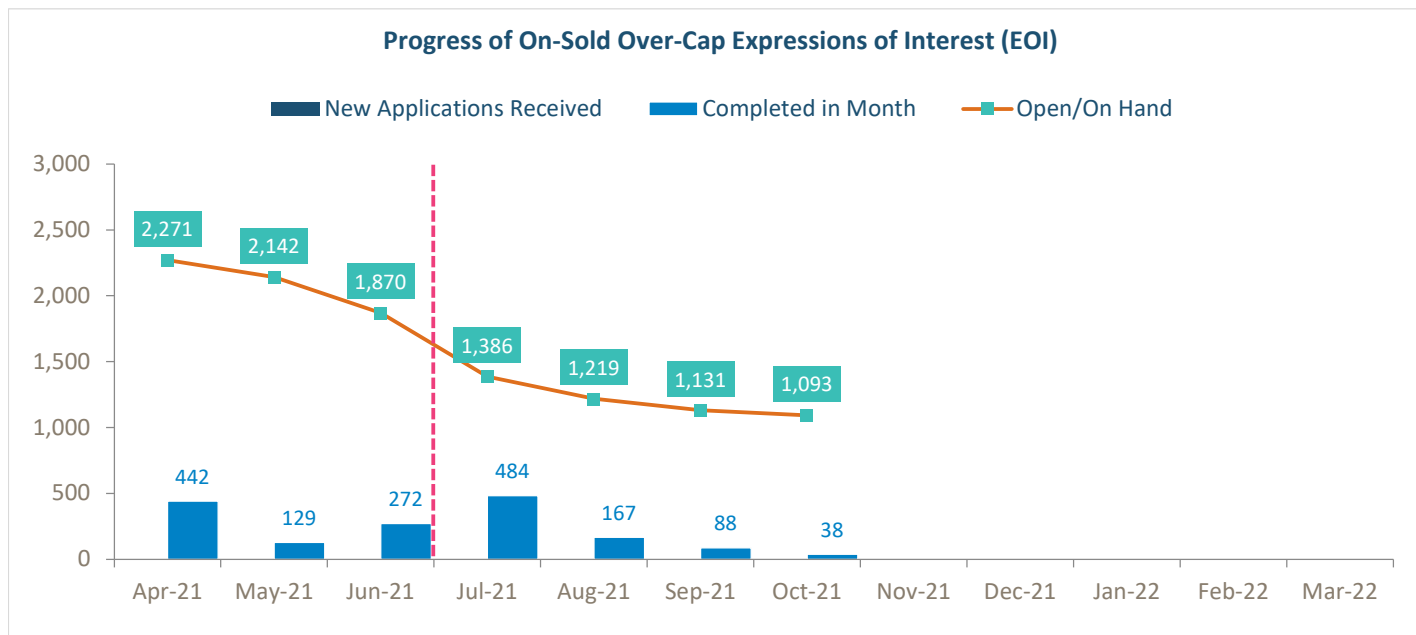


Claims in Dispute



As at 31 October, 29 Canterbury claims remained subject to legal proceedings, reduced from 30 at the end of September. Other claims with Dispute Resolution teams remained level with last month at 24.

Section 2 - Canterbury (cont.)

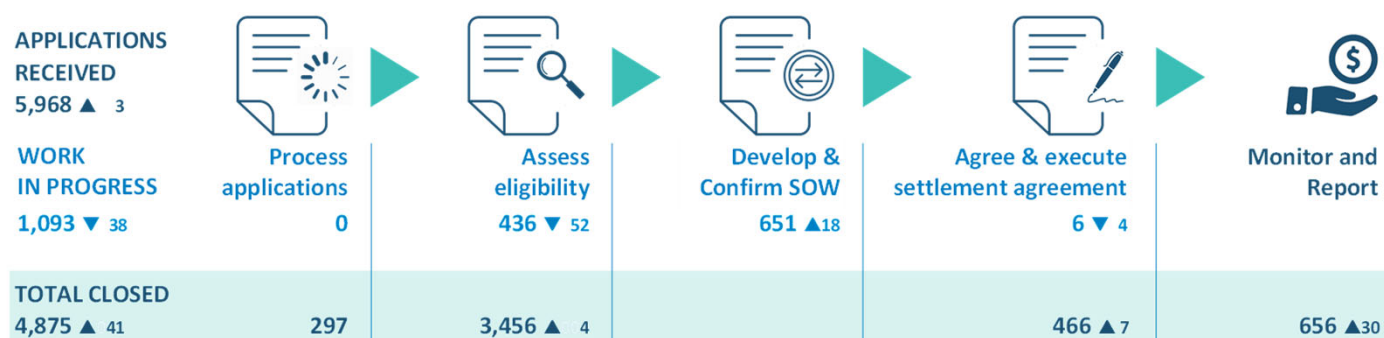


Applications (expressions of interest - EOIs) for government support to repair On-Sold Over-Cap properties closed in October resulting in nil inflow from Nov-20.

The following chart plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 4,875 applications of which:

- 1,122 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Agree & execute settlement agreement' (466) + 'Monitor and Report' (656);
- 708 have been transferred to EQC operations to be managed as these applications are not likely to exceed the EQC cap, or do not fit the On-Sold eligibility criteria; and
- 1,354 have been closed due to insufficient information following a campaign to contact homeowners requesting additional information customer to assess their eligibility and demonstrate they have additional damage.

We currently have 1,093 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Work in Progress').

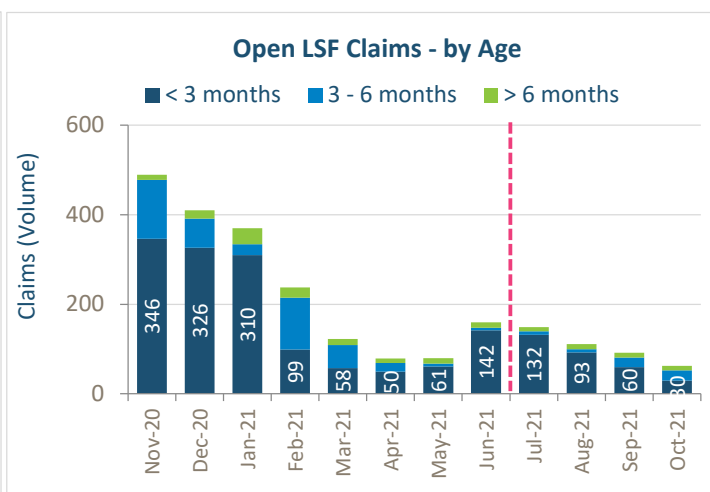
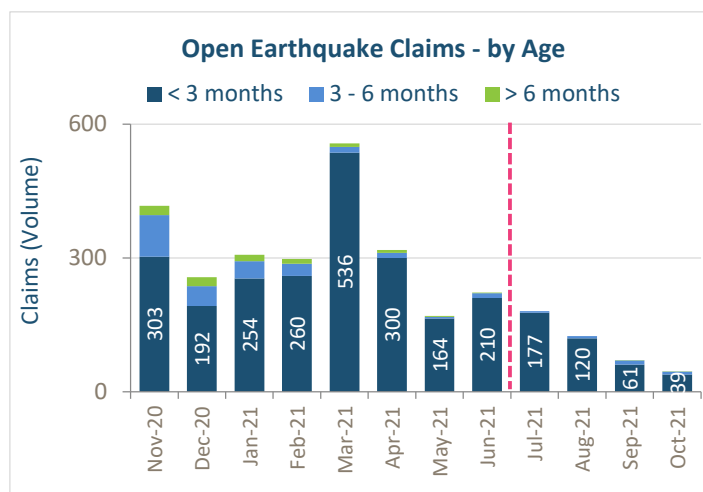
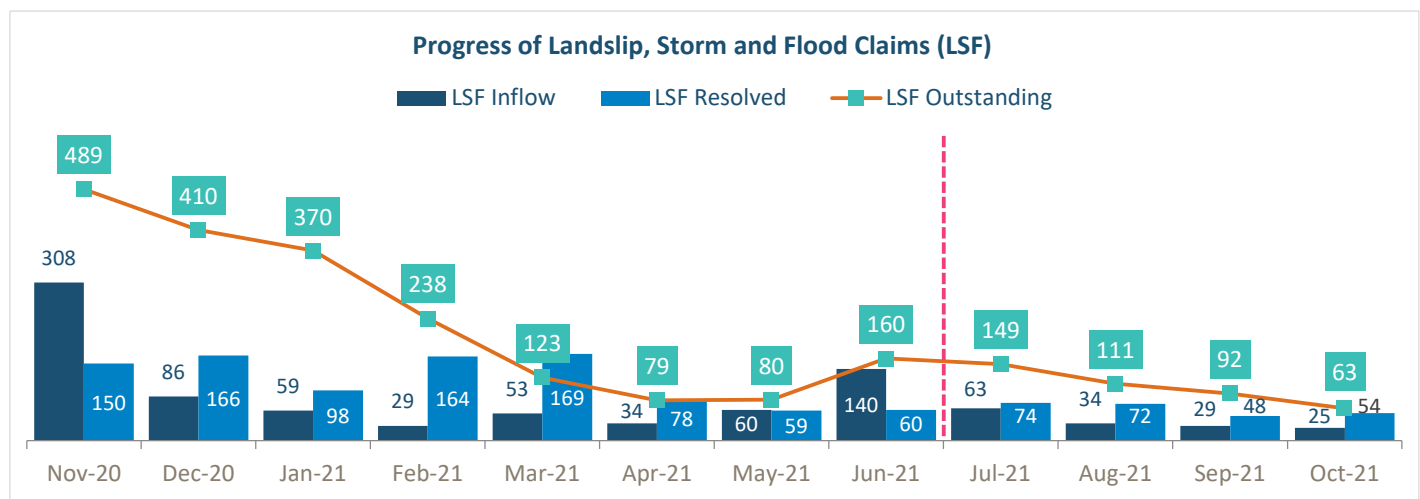
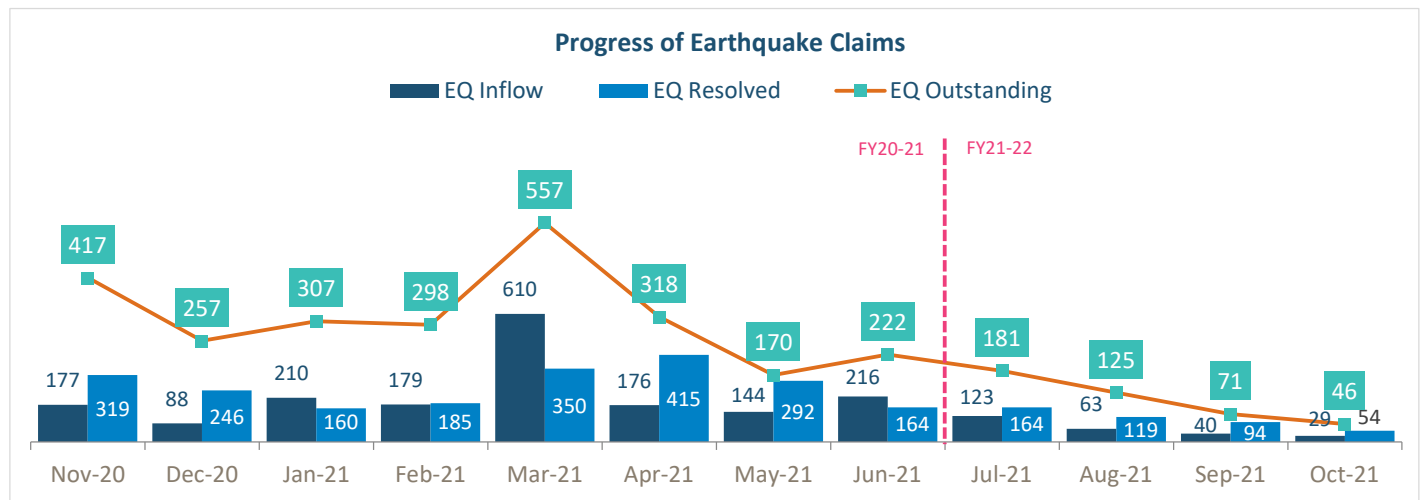


SOW - Scope of Works

Section 3 - Other Natural Disaster Events (Excluding Canterbury/Kaikōura)

This section provides details of claims that did not result from the Canterbury or Kaikōura earthquake events.

We recorded inflow of 54 new and reopened claims in October, down from 69 in September. Of this, 54% was attributable to earthquake (EQ) and 46% to Landslip, Storms and Flood claims (LSF).



Note: Inflow refers to claims lodged as well as reopened

Claims subject to management under the Natural Disaster Response Agreement (NDRA)

Approximately 790 claims are being managed under the NDRA, which came into effect on 30 June 2021. The large majority of these claims, just over 80%, have been generated through landslip, storm, and flood (LSF) events during the period. Contributing to this inflow were c.300 occurring 16-18 July centred in the Wellington and Tasman areas.

October proved to be a settled month with just 27 earthquake and 18 weather related claims received to date for damage incurred in October. Eleven of the earthquake claims related to damage on 22 October 2021 when a M5.9 magnitude was recorded south-west of Taumarunui.

Section 4 - Resilience

Progress summary

On our Resilience Three Year Priorities (2019-22)

Change: Reporting on the progression of our Resilience Three Year Priorities has shifted to a quarterly update:

We've adjusted the frequency of our progress reporting from monthly to quarterly. This shift is to take into account that the nature of the work undertaken to progress our Resilience Three Year Priorities is more suited to quarterly progress reporting. Our next quarterly update will be provided in the EQC Performance Dashboard - December 2021. The following priorities are what we'll be reporting progress on each quarter.



Coordinated & targeted
Research investment



A renewed focus on the strategic value of
Data and information



Public Education
measures to raise public awareness



Accelerating the synthesis &
Translation of research outputs



Developing reciprocal
Partnerships



Perceptions of EQC

Section 5 - Customer Focus

Under the Natural Disaster Response Agreement (NDRA), which came into effect on 30 June 2021, customers now lodge their disaster claim directly with our insurer partners who manage the settlement process on behalf of EQC ('Insurer Managed' claims). EQC continues to directly manage historical claims ('EQC Managed' claims) relating to damage pre 30 June.

'EQC Managed' claims

Overall, customer satisfaction with EQC's service has dipped this month. Satisfaction amongst our Canterbury customers has edged down while satisfaction has increased amongst our Other Natural Disaster Events (NDE) customers, however neither change is significant.

Overall, the proportion of respondents with an accepted claim outcome vs. respondents with a non-accepted claim outcome continues to track at levels similar to that evidenced in the previous quarter ie. c.60% accepted vs. c.40% non-accepted. This month 160 customers took part in our survey (57.5% Canterbury and 42.5% NDE).

'Insurer Managed' claims

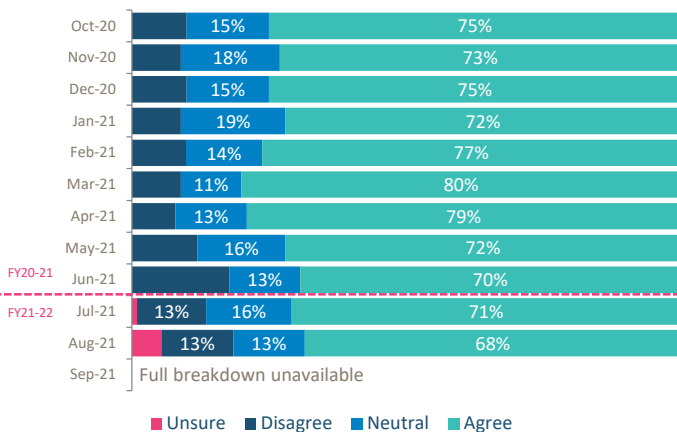
Given that the NDRA came into effect on 30 June 2021, we are as yet not able to report on customer satisfaction with Insurer Managed claims. It is expected that within the next quarter we will see sufficient sampling which will enable us to engage in meaningful reporting.

Other Natural Disaster Events customer focus measures

With effect from 01 July 2021, results for Other NDE customers have been weighted to reflect the average proportion of respondents with an accepted claim outcome vs. non-accepted claim outcome. This has been done to reduce the variability in the results caused by changes to the sample profile over time. This scheme applies to SOPE measures 1.2.3-7 only (Other NDE customers only).

Transparent, fair and reasonable interactions

Canterbury - Recent Experiences (SoPE 1.1.6)



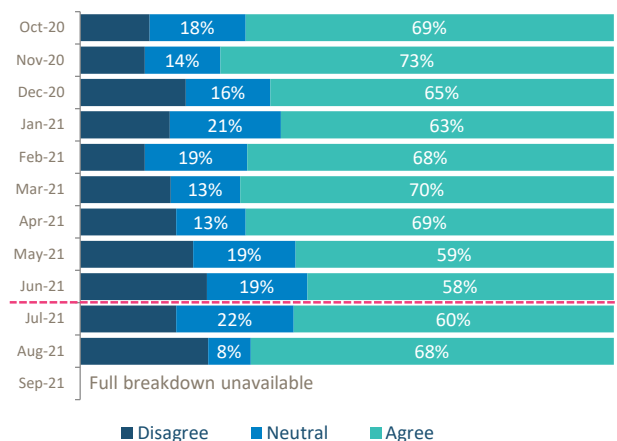
YTD AVG = 75%

Target: > 70%

Trend

unavailable

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



Disagree

Neutral

Agree

YTD AVG = 66%

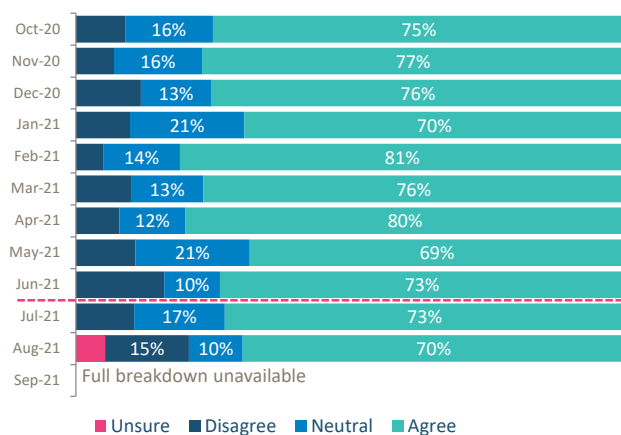
Target: > 70%

Trend

unavailable

Responsive to individual needs and situation

Canterbury - Recent Experiences (SoPE 1.1.7)



Unsure

Disagree

Neutral

Agree

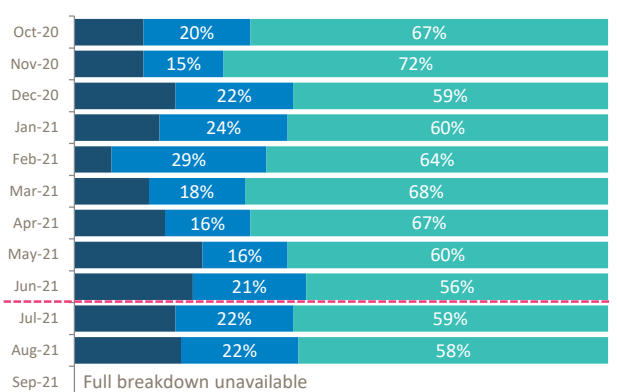
YTD AVG = 76%

Target: > 70%

Trend

unavailable

Natural Disaster Events (excl. Canterbury) (SoPE 1.2.5)



Disagree

Neutral

Agree

YTD AVG = 63%

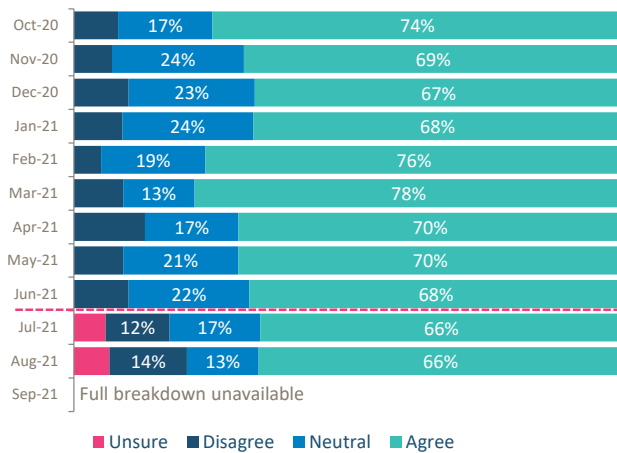
Target: > 70%

Trend

unavailable

Section 5 - Customer Focus (cont.)

Quality of communication and customer clarity on next steps

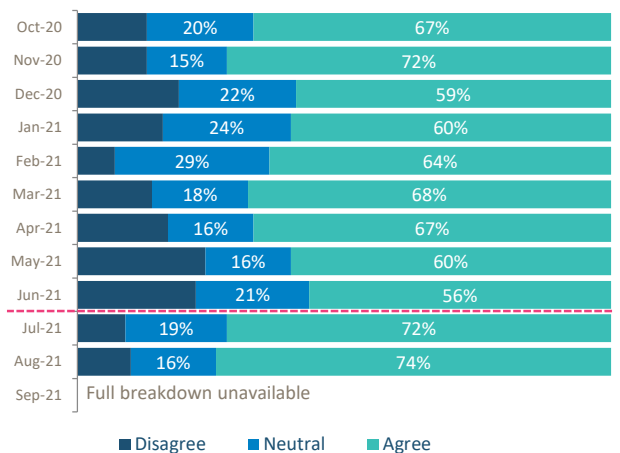
Canterbury - Recent Experiences
(SoPE 1.1.8)

YTD AVG = 73%

Target: > 70%

Trend

unavailable

Natural Disaster Events (excl. Canterbury)
(SoPE 1.2.6)

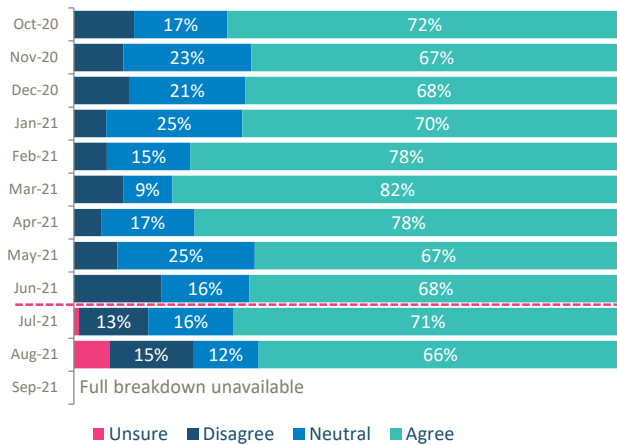
YTD AVG = 73%

Target: > 70%

Trend

unavailable

Demonstrating expertise and a desire to help

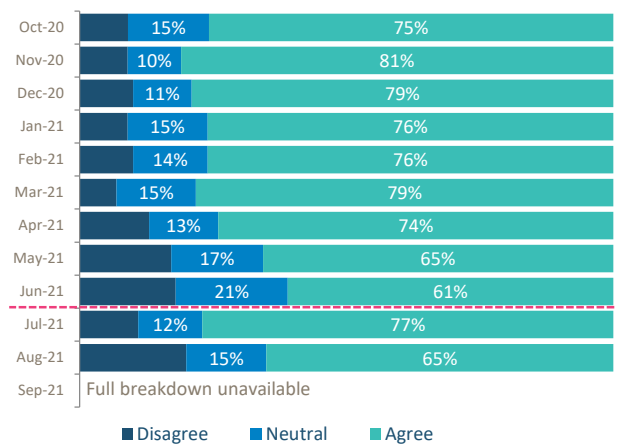
Canterbury - Recent Experiences
(SoPE 1.1.9)

YTD AVG = 73%

Target: > 70%

Trend

unavailable

Natural Disaster Events (excl. Canterbury)
(SoPE 1.2.7)

YTD AVG = 71%

Target: > 70%

Trend

unavailable

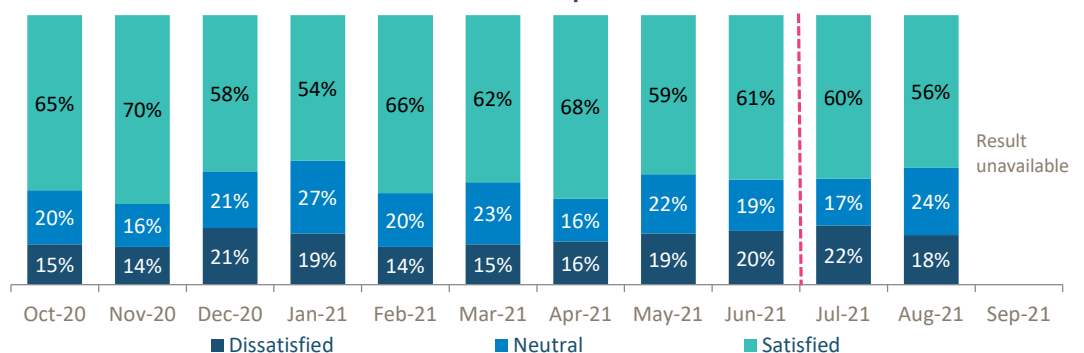
Overall claim experience

Survey results delayed: Due to a delay in the receipt of our survey results and analysis for Sep-21 we can only provide the YTD average results for our customer focus measures this month for which we apologise.

Survey question

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

Overall claim experience - All



YTD AVG =

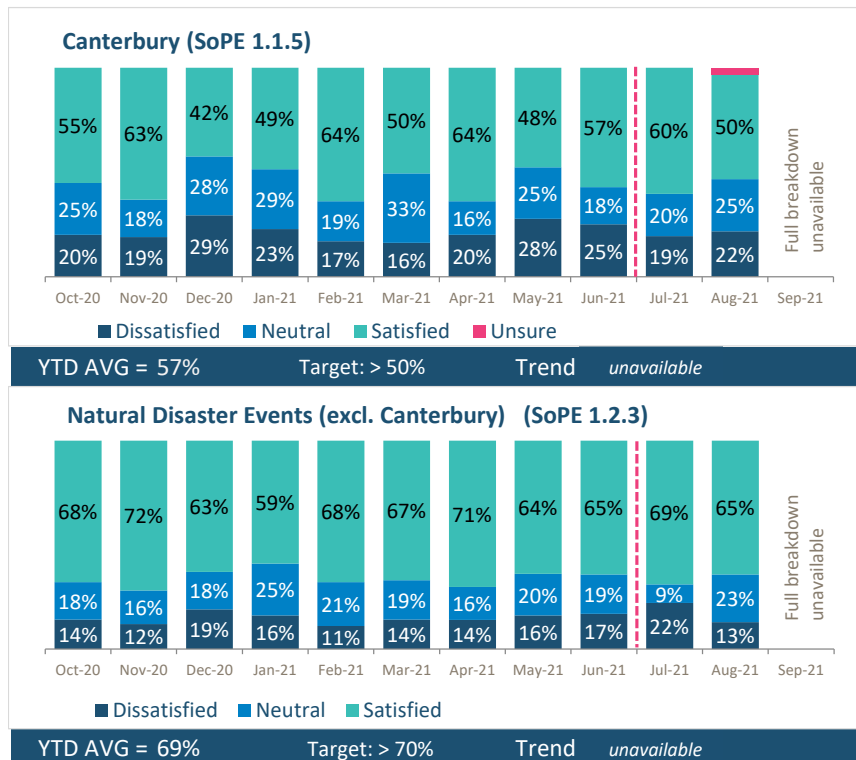
unavailable

Trend

unavailable

Section 5 - Customer Focus (cont.)

Overall claim experience by event response



Our Canterbury customers

At the end of the first quarter, the YTD average result rose to a new peak reaching 57%. When compared against overall satisfaction, recent satisfaction is consistently around 20 percentage points higher than overall satisfaction.

Of the total sample surveyed this quarter, four out of every ten were Canterbury customers.

Survey results delayed: Due to a delay in the receipt of our survey results and analysis for Sep-21 we can only provide the YTD average results for our customer focus measures this month.

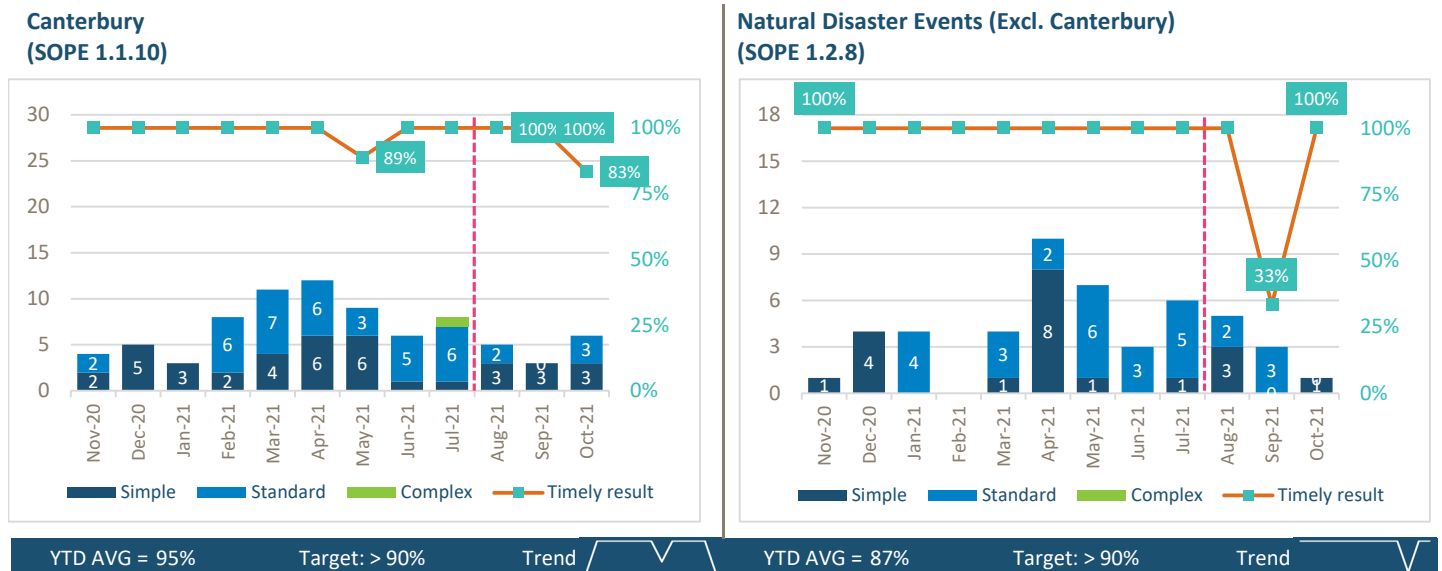
Our Natural Disaster Events (NDE) customers

At the end of the first quarter, the YTD average result sits just below target at 69% (vs. 66% last month).

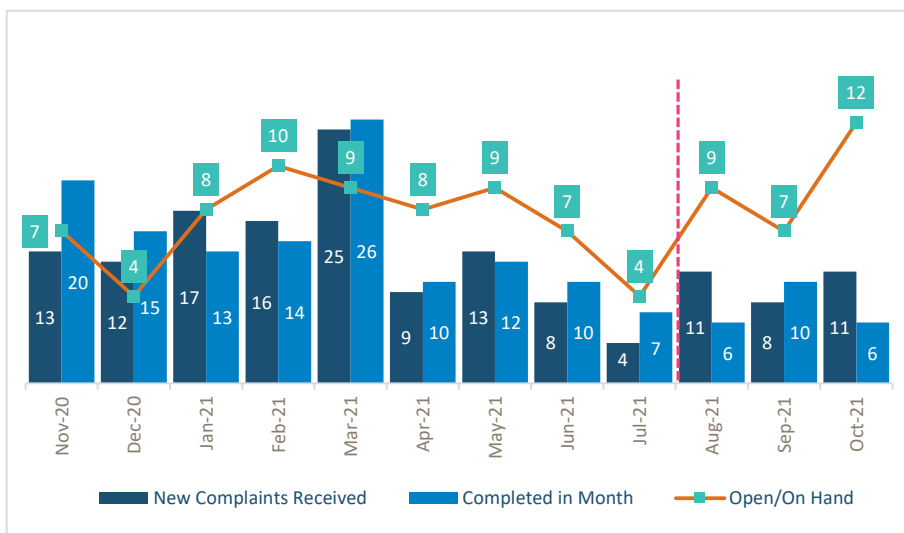
Weighting scheme: With effect from 01 July 2021, results for Other NDE customers have been weighted to reflect the average proportion of respondents with an accepted claim outcome vs. non-accepted claim outcome. This has been done to reduce the variability in the results caused by changes to the sample profile over time. This scheme applies to SOPE measures 1.2.3-7 only (Other NDE customers only).

Survey results delayed: Due to a delay in the receipt of our survey results and analysis for Sep-21 we can only provide the YTD average results and are unable to provide a full breakdown of responses.

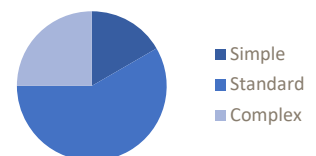
Timeliness of complaint resolution



Progression of customer complaints



Complexity of open complaints



We received inflow of 11 new complaints in October offset by resolution of 6 complaints. This left 12 open complaints on hand at month end, an increase of 5 claims from the previous month.

Two of the 12 complaints open at month end were simple complexity, 7 were standard, and 3 were complex in complexity.

Of the open complaints, 4 are service related, 6 process related and 2 are technical in nature.

Section 5 - Customer Focus (cont.)

Total call, email and post volume

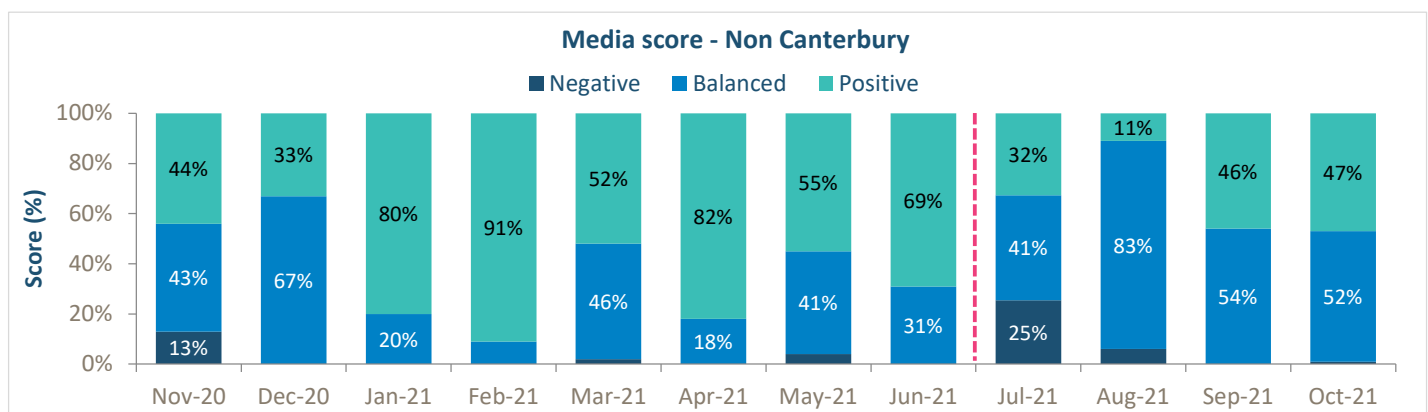
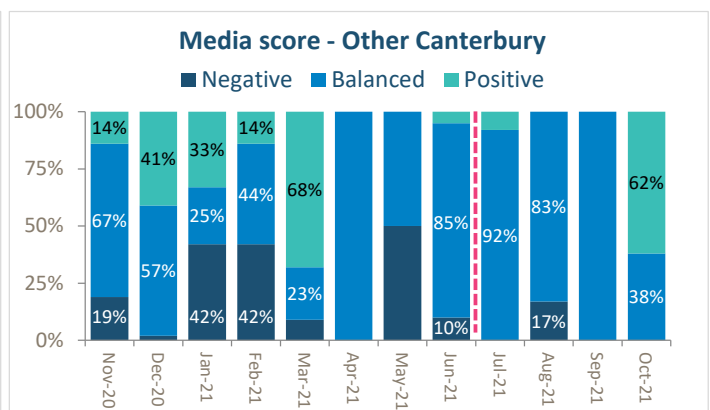
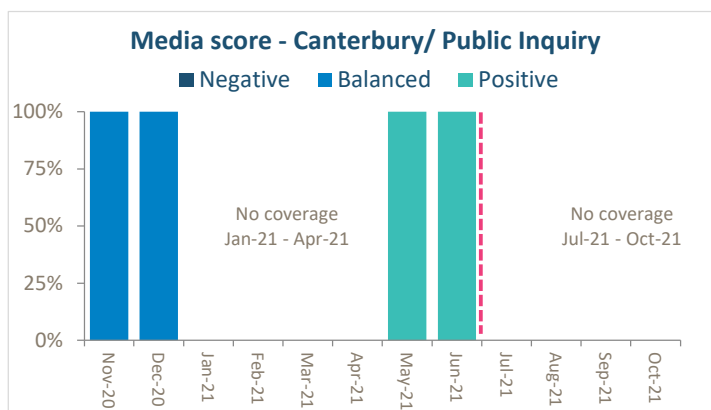
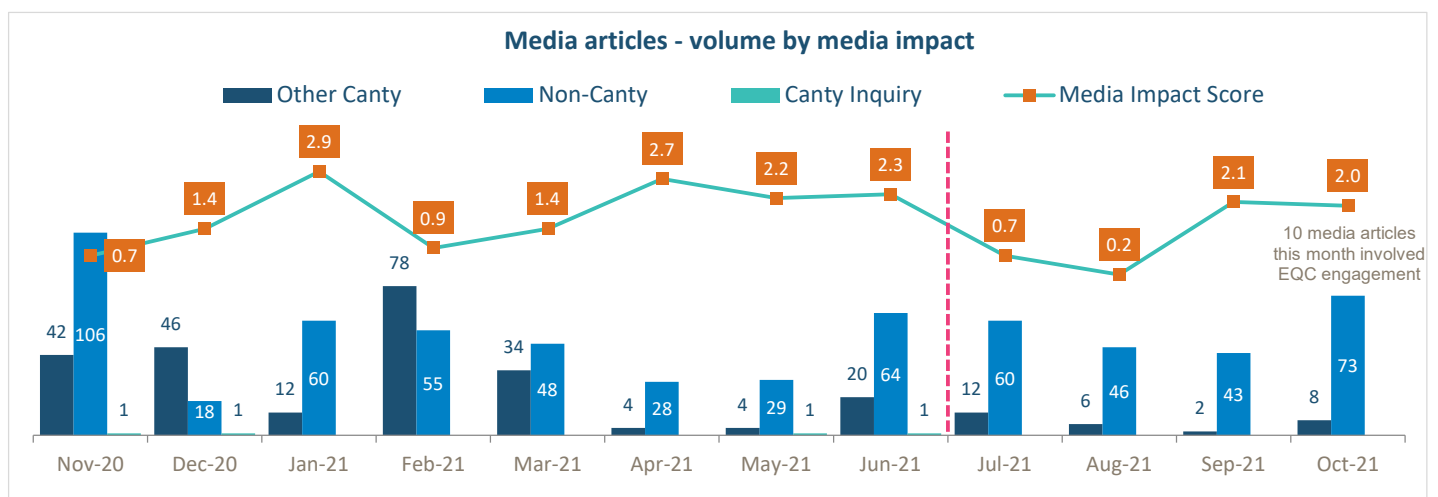
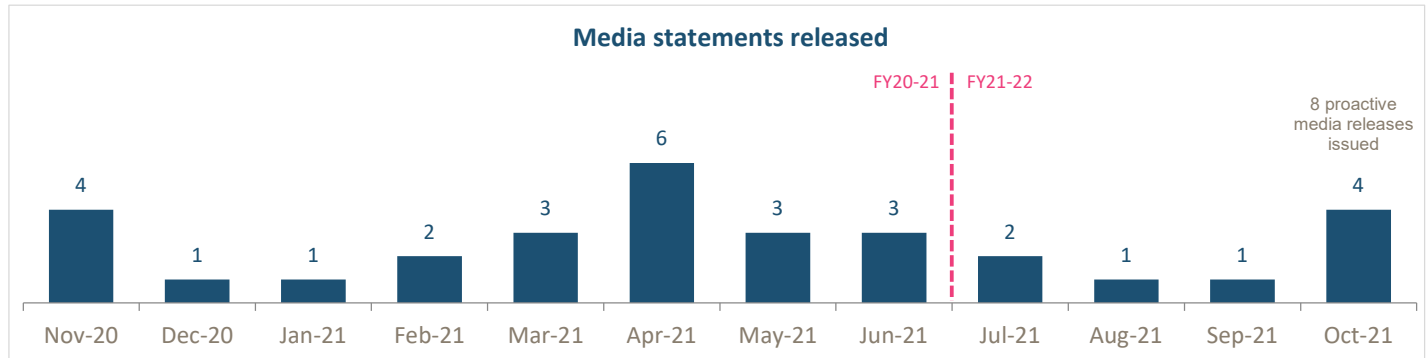
	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21
Outbound - Inbound Ratio	13:87	15:85	15:85	12:88	16:84	14:86
Grade of Service	98%	99%	99%	99%	98%	98%
Abandonment Rate	2%	1%	1%	1%	2%	2%
Roll Over No Answer	28	15	9	21	36	43
Total Calls	2,446	3,058	2,836	2,156	2,651	2,943
Total Email and Post	4,180	4,415	3,466	3,651	4,119	4,680

Section 6 - Media (traditional)

October marked another positive month in the media for EQC. The commission's overall Media Impact Score remained relatively steady at 2.0, while the volume of coverage rose by 80% to 81 items - the highest total since June 2021.

The announcement of an increase in EQC's settlement payout cap continued to garner considerable media discussion in the first half of the month, particularly concerning how the change will impact insurance premiums around the country.

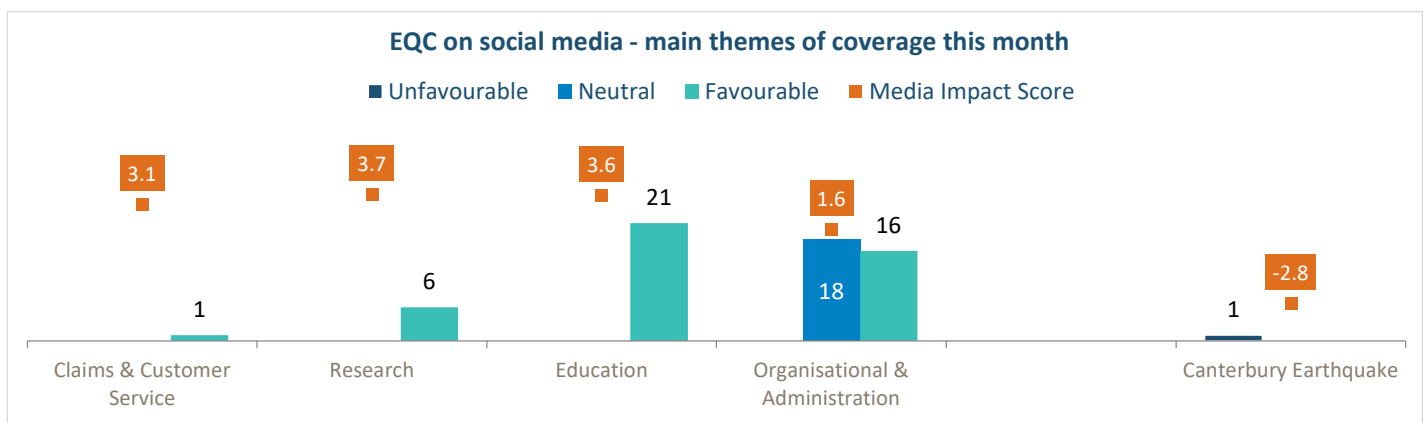
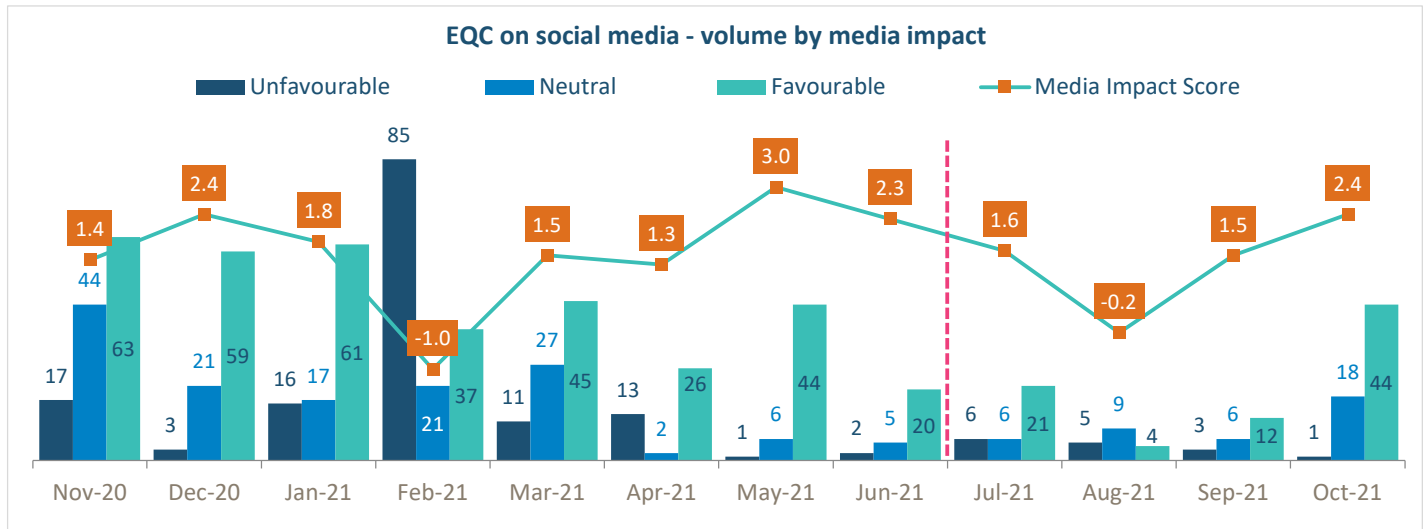
Though modest in volume, EQC's research and education function drove the bulk of the month's most positive coverage. This included: Reporting on ShakeOut; and the "promising test results" from EQC and BRANZ's research into insulated



Section 6 - Media (social)

Following a few slower months, social media conversations relating to EQC tripled in volume in October, with a total of 63 posts analysed. These conversations were also markedly more positive compared to the previous month, demonstrated by rise in the Media Impact Score to 2.4 (vs. 1.5 in Sep-21).

Similarly to traditional media reporting, social posts in the first week of the month were primarily related to the new increased cap. In the second half of the month, conversations turned to focus on ShakeOut (and tsunami hikoī) 2021, culminating in a concentration of posts on 27, 28, and 29 October.



In the second half of the month, conversations turned to focus on ShakeOut (and tsunami hikoī) 2021, culminating in a concentration of posts on 27, 28, and 29 October. The event generated a considerable volume of positive posts by various sources that emphasised the commission's public education function and its commitment to *improving knowledge about NZ's natural hazards and helping communities better understand the risk of natural disasters* - the month's two leading messages by some margin.

Additionally, AF8 and What's on Our Plates also continued to drive positive research-focused conversations, with the release of two new learning modules at the end of the month.

Understanding the Media Impact Score

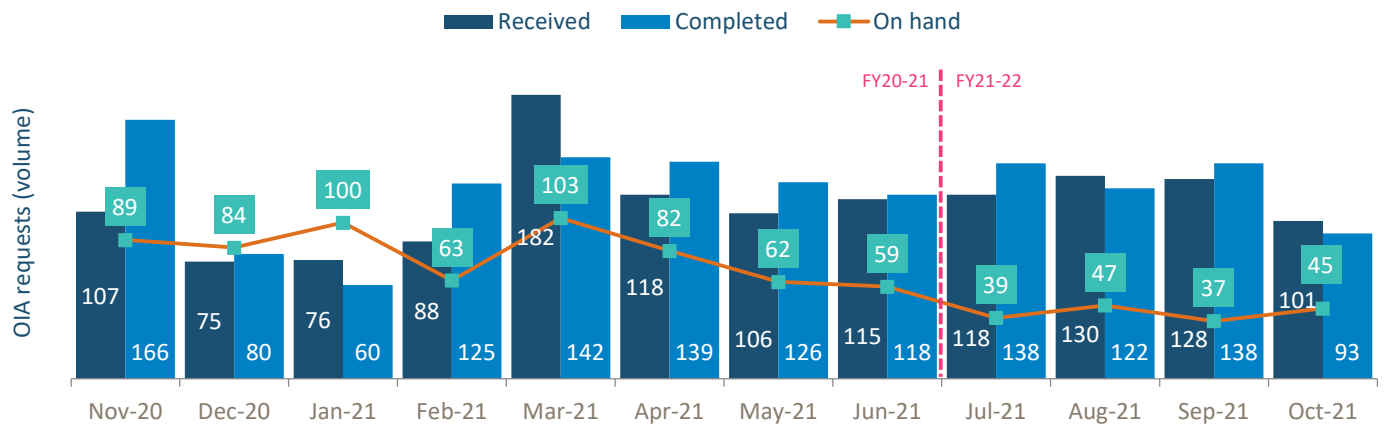
The change in metric from 'Average Favourability' to 'Media Impact Score' (MIS) is based on ensuring that the methodology we employ more accurately reflects the way audiences consume media and engage with digital news and social media.

The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the level of engagement for social media) to assess **impact**.

Our score sits on a **scale of -10 to 10**, with 0 being the neutral or balanced point.

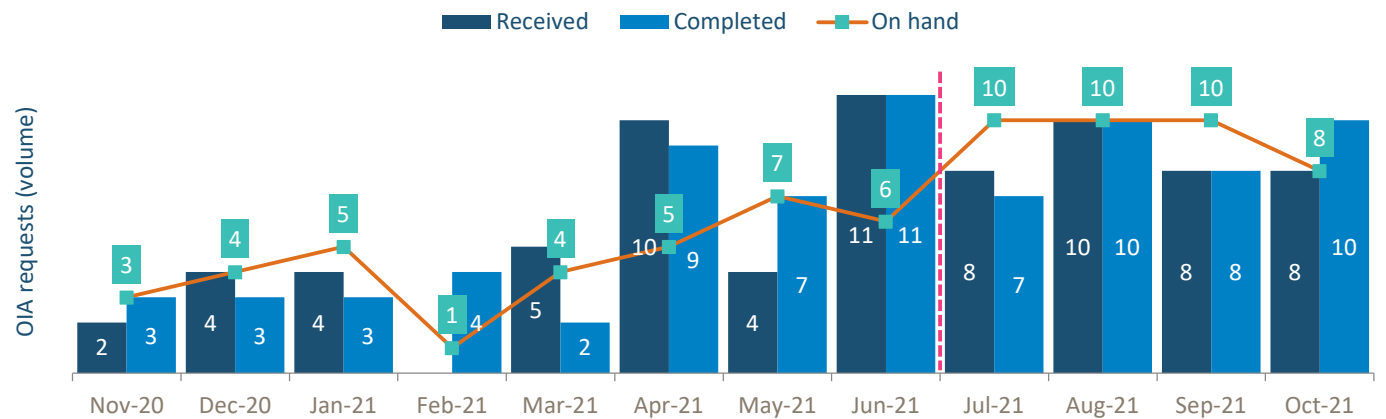
Section 7 - Official Information Act (OIA) Requests

Customer OIA Requests



This month, our Customer OIA Team received 101 new OIA requests (vs. 128 in Sep-21). Coupled with the 37 requests on hand from last month and resolution of 93 requests this month, the team have 45 requests on hand at month's end.

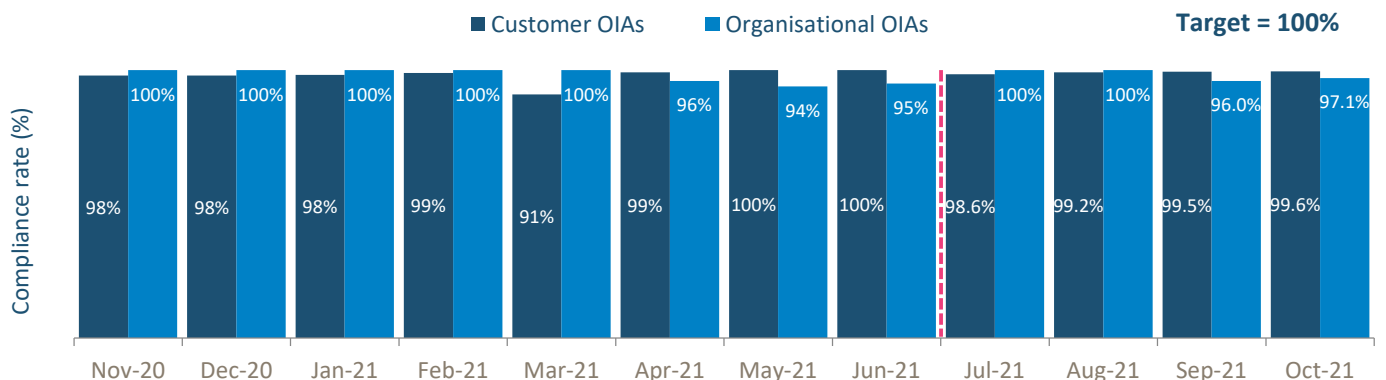
Organisational OIA Requests



This month, our Government Relations Team received 8 new high level OIA requests (vs. 8 in Sep-21). Coupled with the 10 requests on hand from last month and completion of 10 requests this month, the team have 8 requests on hand at month's end.

Note: One OIA received in Sep-21 has since been reclassified as correspondence. This reclassification changes the number of OIAs received in Sep-21 from 9 to 8 and the number of OIAs on hand at Sep-21 month end from 11 to 10.

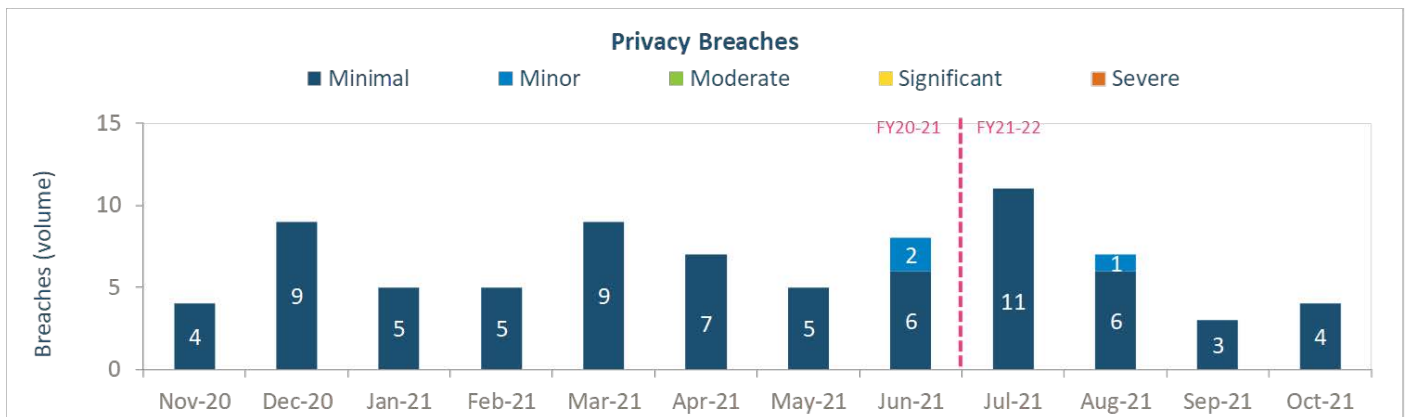
OIA Compliance Rate



This month our Customer OIA Team Maintained a 100% compliance rate resulting in a slight increase in the YTD compliance rate to 99.6%. During the same period the YTD compliance rate of our Government Relations Team rose to 97.1% for organisational/ high level OIA requests following a month of 100% compliance.

Section 8 - Privacy Breaches

Four privacy breaches (vs. 3 in Sep-21), all rated as being of minimal severity, were recorded by the Risk and Compliance Team this month. All reported breaches were assessed against the Government Chief Privacy Officer (GCPO) categorisation system and no serious harm appears to have arisen.



Privacy breaches

The composition of the four reported breaches this month includes: 'Incorrect email address used' (1); and 'Wrong document sent' (2) and 'Other' (1). The 'Other' breach relates to unredacted name and contact details. As reported above, all breaches have been contained and no harm appears to have arisen.

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'.

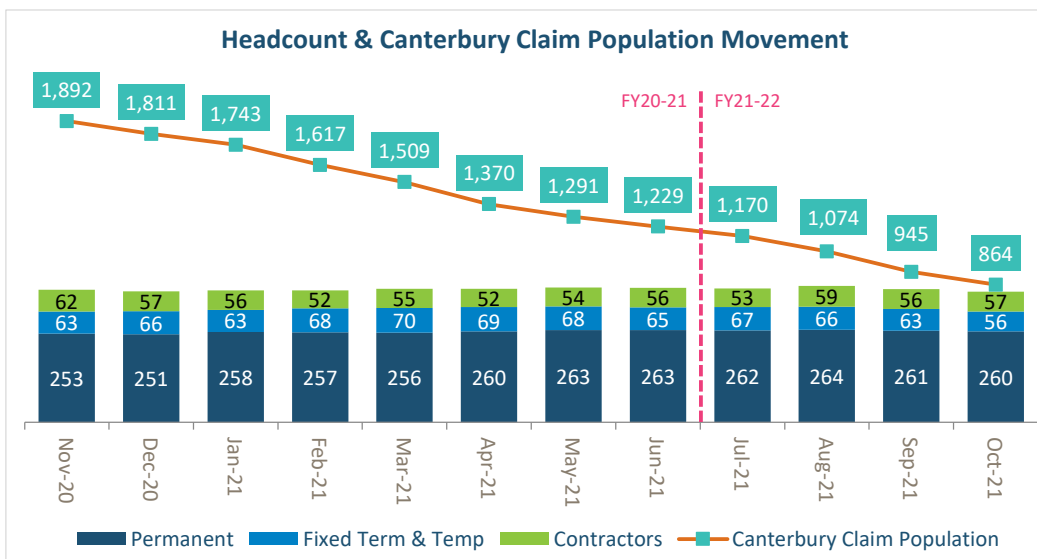
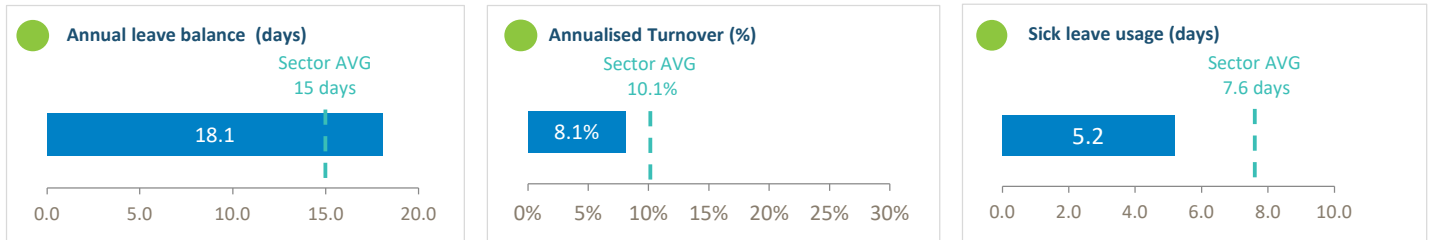
Below is an explanation of each rating:

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.

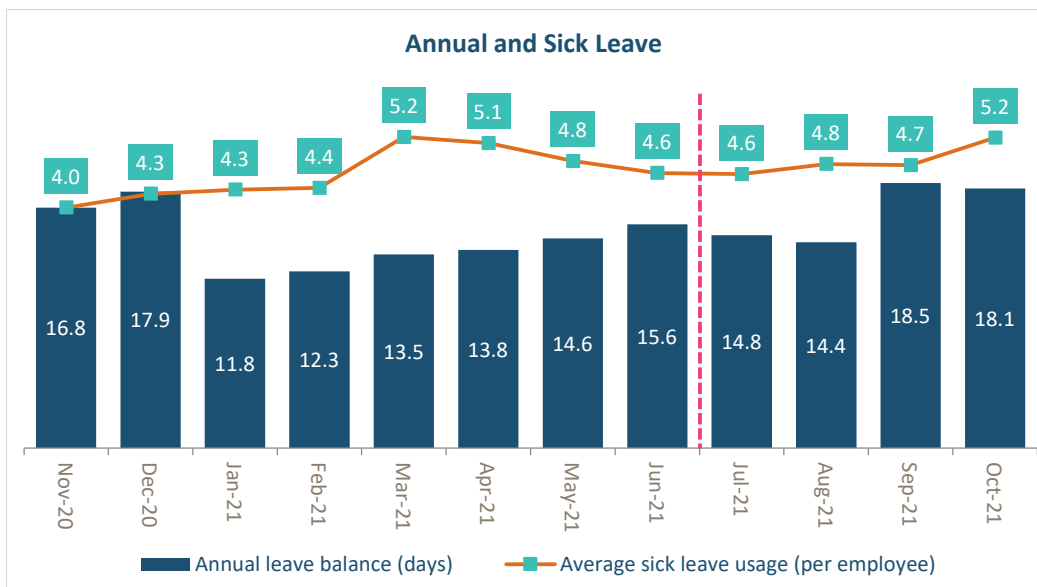
Section 9 - HR Operations

This month our permanent workforce headcount decreased by 1. During the period, our average annual leave balance dropped slightly to 18.1 days (vs. 18.5 in Sep-21) vs. the Public Sector ('sector') average of 15 days. In terms of average sick leave usage, usage increased to 5.2 days (vs. 4.7 last month) remaining below the sector average of 7.6 days. Meanwhile, annualised turnover ('voluntary turnover') rose again to 8.1% (vs. 7.4% in Sep-21) compared to the sector average of 10.1%.

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



Over the month, permanent employee population has decreased by 1 while our temporary employee population has decreased by 3.



As reported above, our average annual leave balance dropped this month to 18.1 days (vs. 18.5 last month), moving beyond the public sector average of 15 days. As reported last month, this increase is due to an accrual of leave triggered by the shift in alert level settings in August and September, with many of our people cancelling planned leave during this time. This balance will decrease over the upcoming holiday period.

In the same period, average sick leave rose to 5.2 days (vs. 4.7 last month) against a sector average of 7.6 days.

