

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.

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

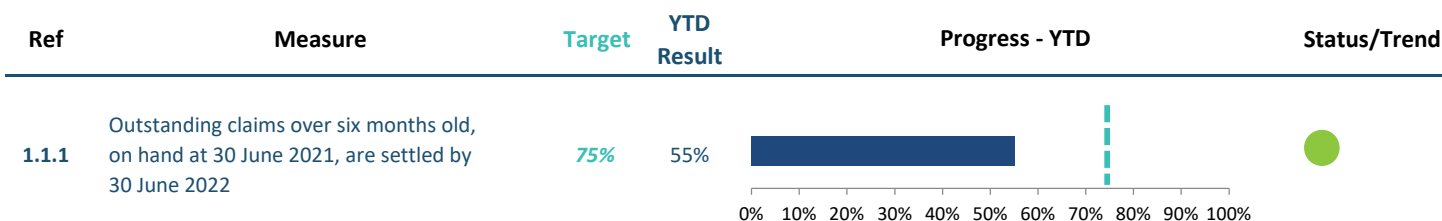
Output 1.1 - Settlement of the 2010-11 Canterbury earthquake sequence remedial claims

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.

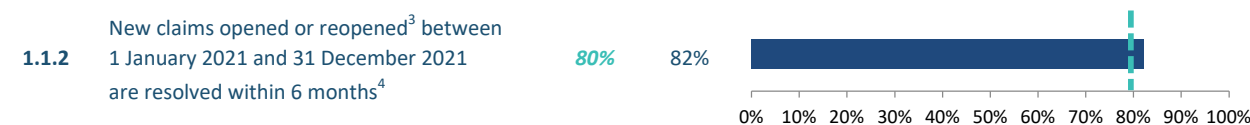
The threshold for customer satisfaction is lower for Canterbury claims than it is for other claims. This is because Canterbury claims often have long and complex histories, in part reflective of past processes that have now changed. Also, for this reason most of our customer focus measures look at a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

Performance measures | Timeliness



Commentary:

In the FYTD, we have closed 273 (55%) 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, 854 (82%) of the 1040 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

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

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.

1.1.5	More than 50% of surveyed customers are satisfied with their overall claims experience ⁵	>50%	55%		Results reported one month in arrears
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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:

1.1.6	More than 70% of surveyed customers agree or agree strongly that EQC was transparent and fair in all interactions	>70%	70%		Results reported one month in arrears
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Commentary:

For the FYTD, performance against SOPE measure 1.1.6 is tracking in line with expected performance required to meet target.

Note: Results are reported one month in arrears.

1.1.7	More than 70% of surveyed customers agree or agree strongly that EQC was responsive to their individual needs and situation during their recent claim experience	>70%	71%		Results reported one month in arrears
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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.

1.1.8	More than 70% of surveyed customers indicate that all communications from EQC were clear and concise, and that they were clear on next steps for their claim	>70%	66%		Results reported one month in arrears
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Commentary:

While rated AMBER and FYTD performance against SOPE measure 1.1.8 is tracking behind expected performance, we still expect to achieve target.

Note: Results are reported one month in arrears.

⁵Continuation of measure 2.1.5 from FY2019-20

Key:

Result not available for the month
 On track for delivery

Potential risk of not achieving target
 Target highly unlikely to be achieved

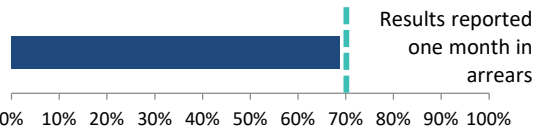
Performance trend increase
 Performance trend decrease

No change in performance trend

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

Output One - Recovery after an event (cont.)

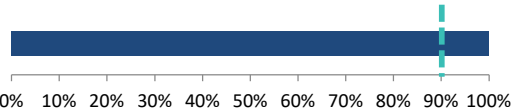
Performance measures | Customer Focus | Reflecting on their most recent experience

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
1.1.9	More than 70% of surveyed customers agree or strongly agree that EQC acted as experts with the skills, knowledge and desire to help them	>70%	69%		Results reported one month in arrears

Commentary:

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

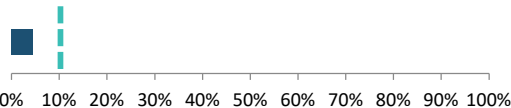
Note: Results are reported one month in arrears.

1.1.10 ⁶	Timeliness of complaints resolution: 90% of complaints resolved in 60 days	>90%	100%		
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Commentary:

So far this financial year, 100% 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.

1.1.11	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months ⁷	<10%	5%		
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Commentary:

Of 1137 in-scope claim closures in January and February 2021, 52 (5%) have since been reopened. This result is unchanged from last month, when we extended the calculation to correctly identify and exclude claims reopened in our systems for administrative reasons that do not affect the original claim settlement.

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 two of the 1027 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%	66%		● ↑
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%	65%		● ↑
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%	59%		● ↑

Commentary:

For the FYTD, performance against SOPE measures 1.2.3-5 are tracking behind 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.

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

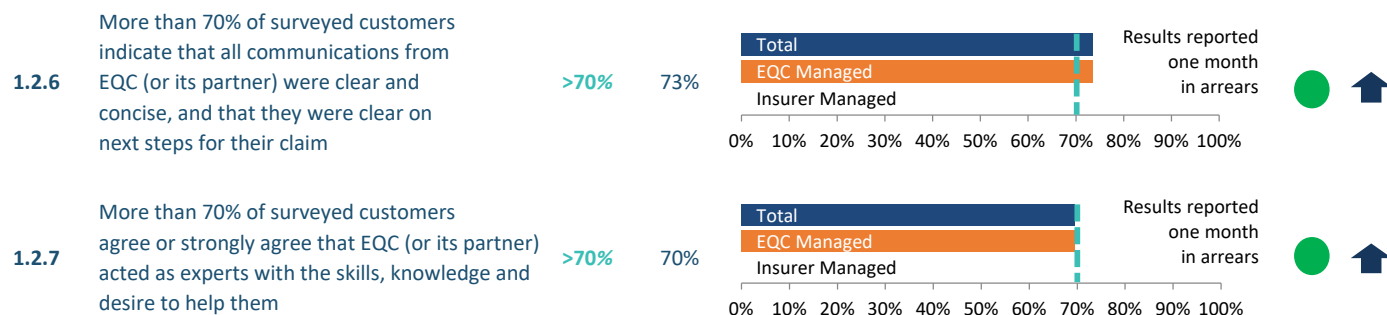
Key:

●	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.)

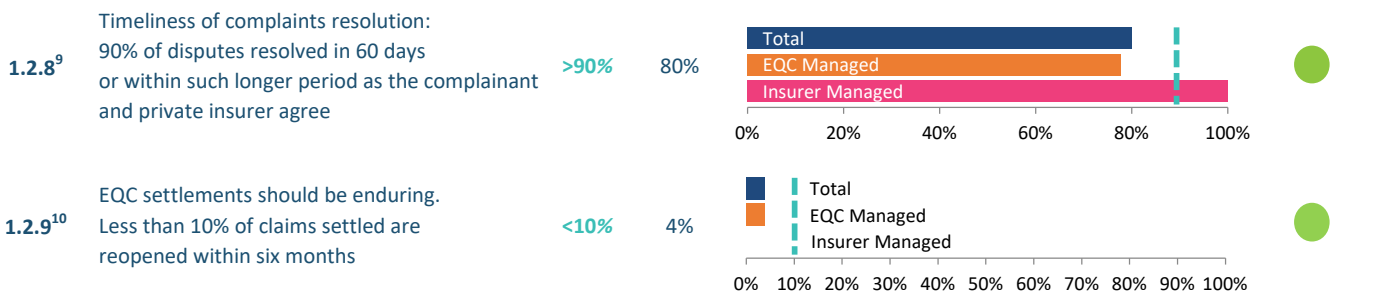
Output One - Recovery after an event (cont.)

Output 1.2 | Performance measures | Customer Focus

**Commentary:**

For the FYTD, performance against SOPE measure 1.2.6 and 1.2.7 are on track.

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, 78% 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: 45 of the 1155 in-scope claim closures in January-February 2021, were reopened within 6 months of closure (3.9%).

'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.

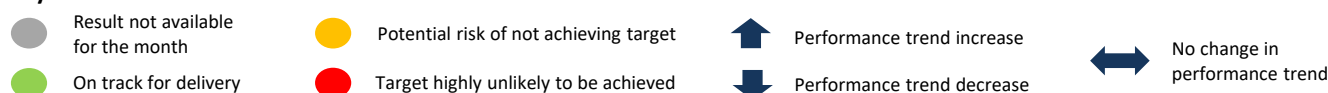
Performance measures | Quantity

**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: <ul style="list-style-type: none"> of good or excellent quality¹⁴ 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: <ul style="list-style-type: none"> 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 : <ul style="list-style-type: none"> who say that they thought about potential risks of natural hazards when buying or looking to buy a property 	75%	82%	Measured on a quarterly basis 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%	Measured on a quarterly basis 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%	Measured on a quarterly basis 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: <ul style="list-style-type: none"> 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 Nielsen, 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 Nielsen 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 : <ul style="list-style-type: none"> a communications strategy for introducing partners to PRUE loss modelling completion of the transition of the new system by 30 November 2021 an agreed RiskScape and loss modelling multi-year roadmap with GNS and NIWA by the end of the financial year 	as per measure	●	Communications strategy to be discussed	●
			●	On track for completion by 30 November 2021	●
			●	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: <ul style="list-style-type: none"> hazard risk information priority preparedness actions they can take to reduce the impact of disaster 	as per measure	●	Development of on-line tool remains on track for completion by 30 June 2022	●

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>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	●	As at 30 September 2021, we are on track to achieve this measure	●

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.	
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.	

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.	
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%		
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%		The two recommendations referenced are on track for delivery by the due date	
4.7	New Zealanders have increasing trust and confidence in EQC	PSR Index score >90		Result is pending	

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:

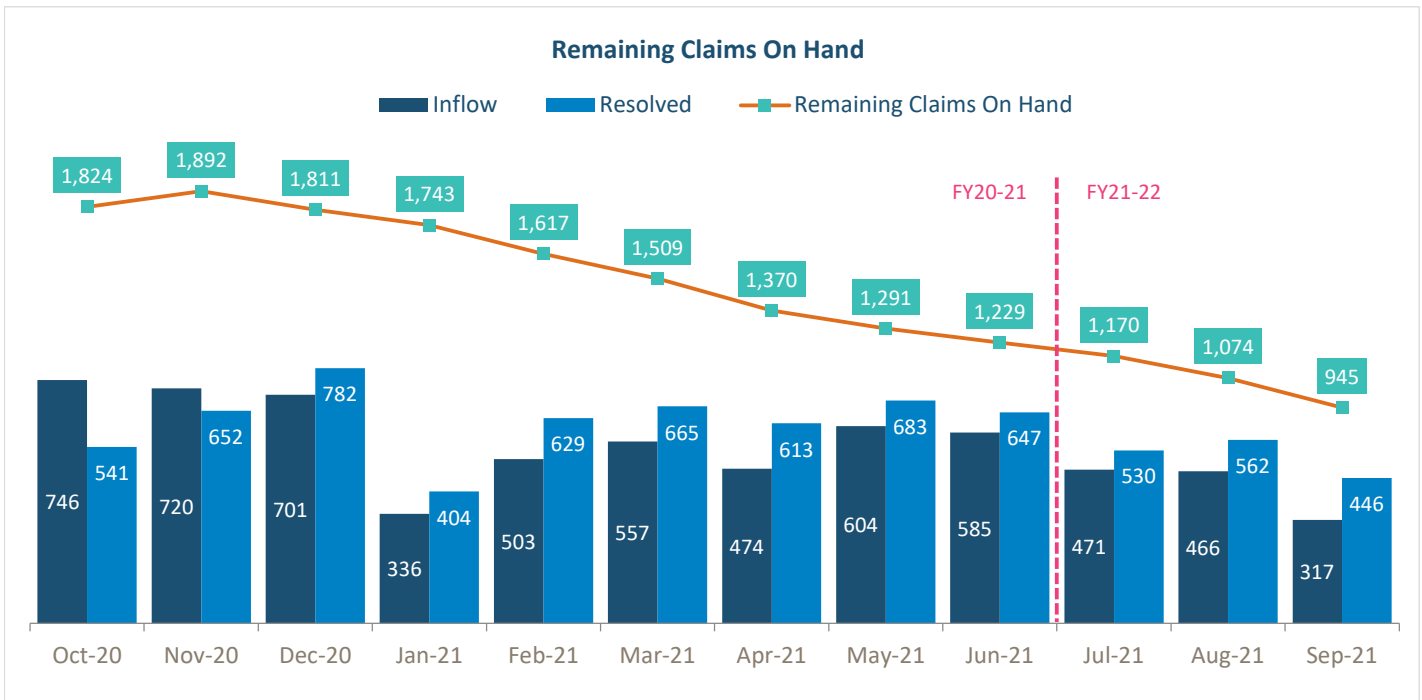
	Result not available for the month		Potential risk of not achieving target		Performance trend increase		No change in performance trend
	On track for delivery		Target highly unlikely to be achieved		Performance trend decrease		

Section 2 - Canterbury

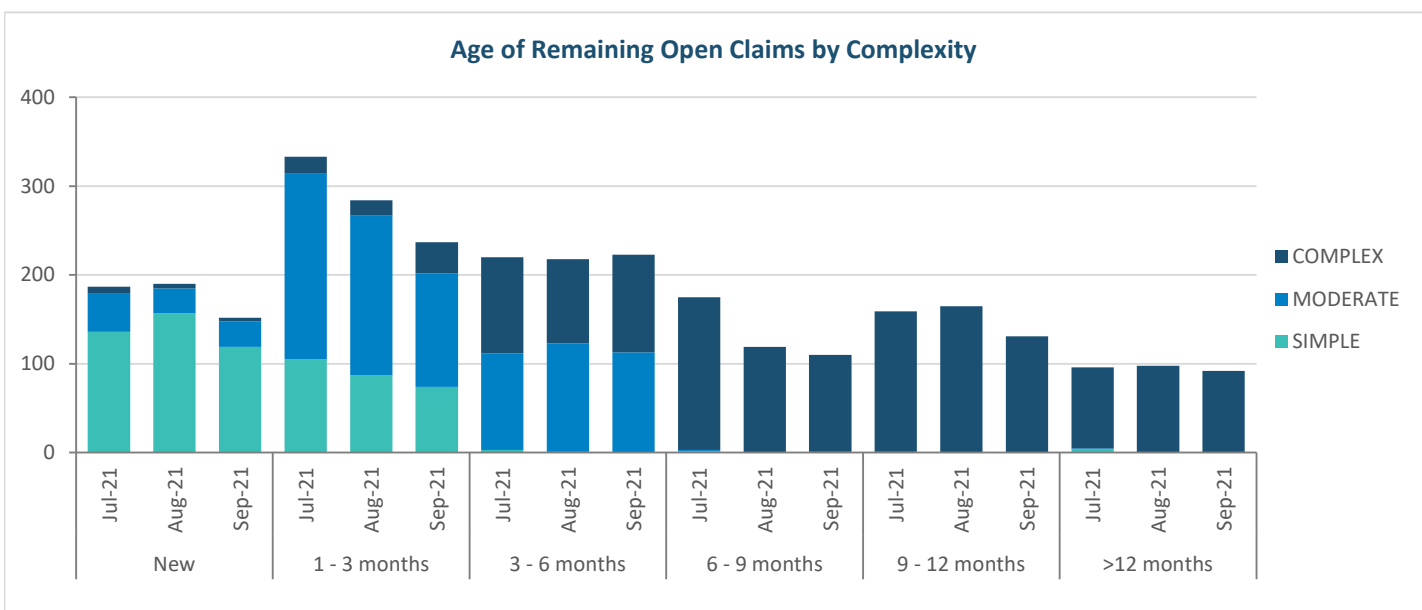
During the month, 446 claims were resolved, offset by inflow of 317 claims. At month's end we have 945 open Canterbury claims on hand, a reduction of 129 since the end of August. The reduction in our claims on-hand population, which is now below 1,000, continues the downward trajectory of a decreasing population stretching back to November 2020.

Though it was anticipated that the upward shift in COVID Alert Level settings in mid-August would impact on settlement rates, this impact while still a factor, is not as pronounced as first thought. With the overall reduction in inflow evidenced this month and the knock-on effect to decreased portfolio sizes, more time and effort has been able to be directed at catching up on claim settlement progress that was impeded by the Alert Level 4 setting change last month.

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 92 (vs. 98 last month). As signalled in our previous report, we are working more collaboratively with customer-engaged experts and we expect to see the benefits of this shift over the first quarter of calendar 2022.



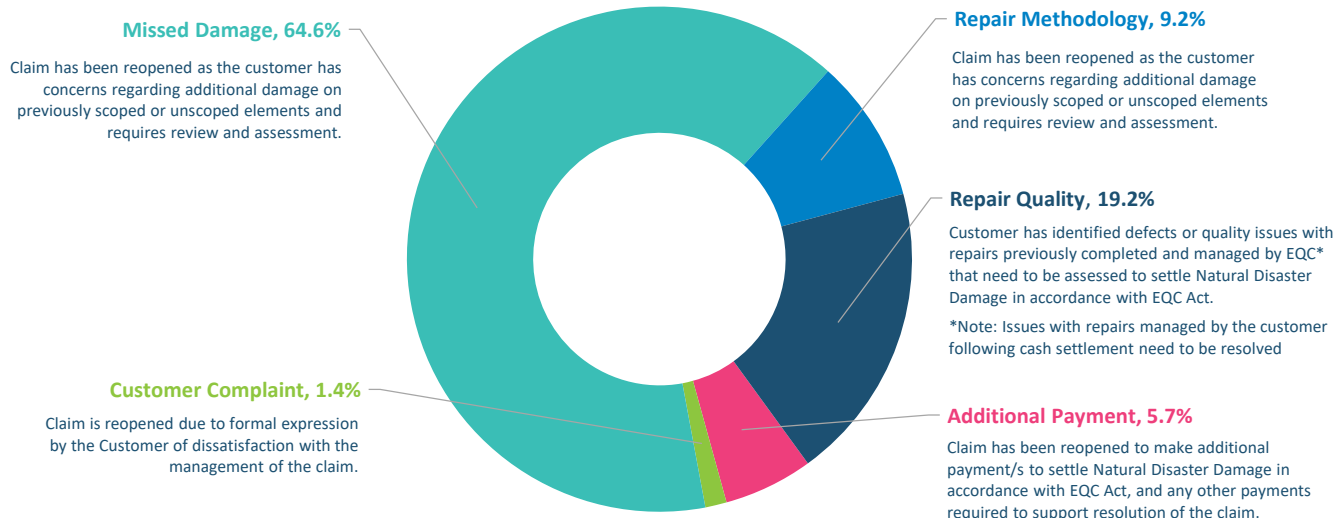
The 446 claims resolved this month includes 10 claims open at 1 September, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims', an open total 1,665 of which are excluded). A further 17 SRES MOU claims were settled, and 2 claims were reassigned to Claims Assurance for review.



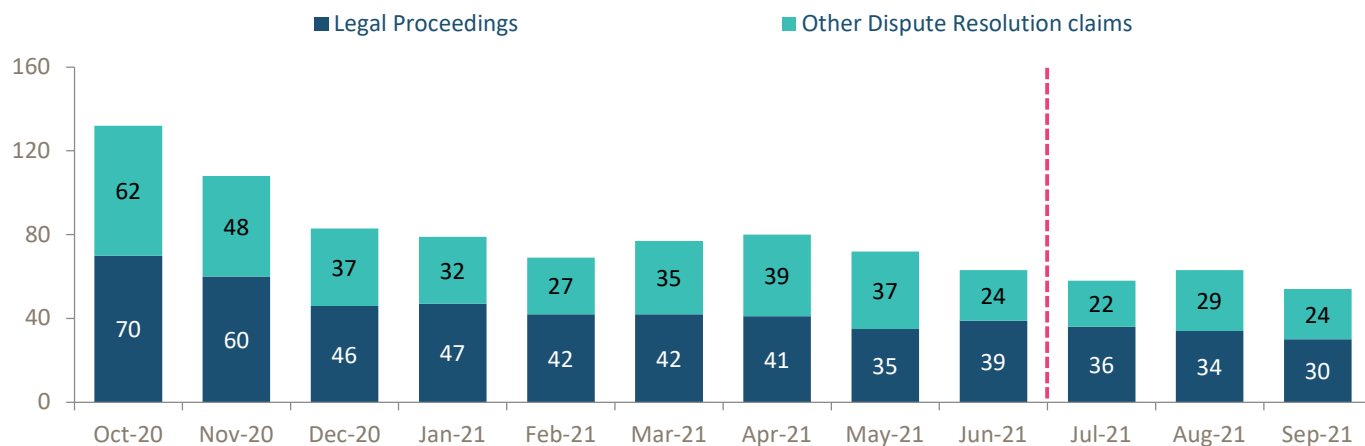
Resolution of aged claims remains a key priority for our settlement teams. During September there was a 6% reduction in claims aged > 12 months (98 down to 92). Claims aged 9-12 months reduced by 21% (165 down to 131) and claims aged 6-9 months dropped by 8% (119 down to 110).

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

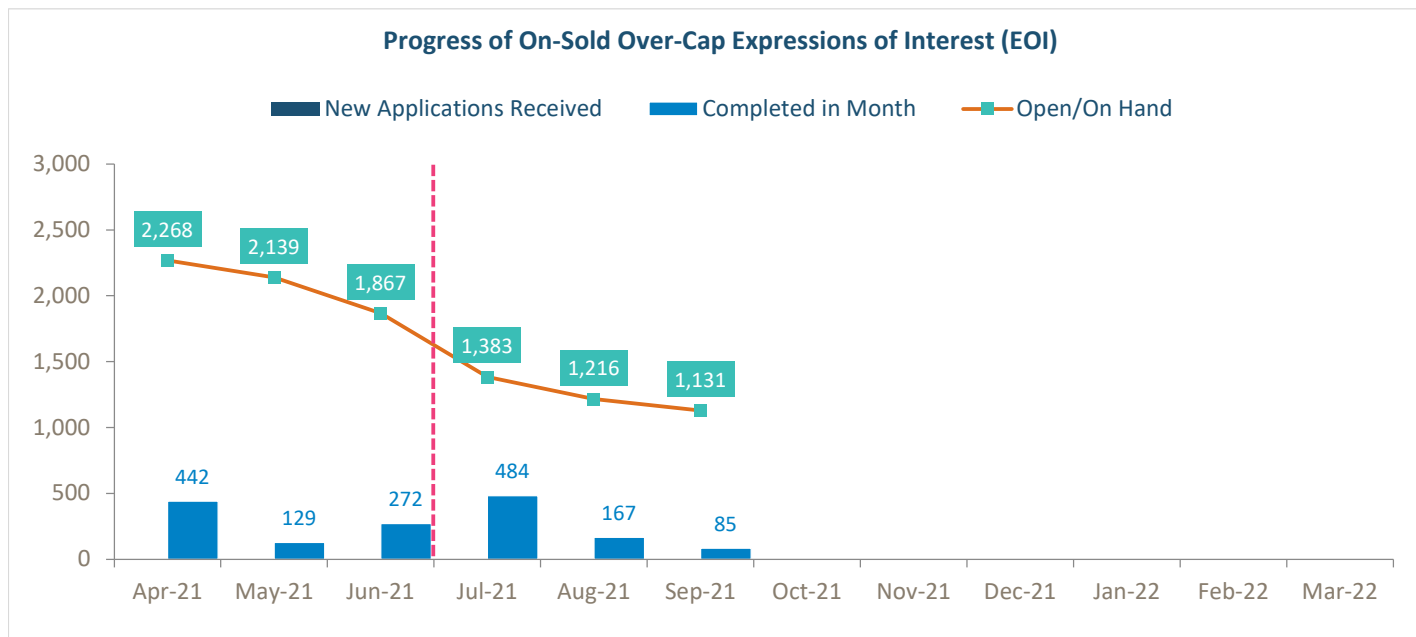


Claims in Dispute



As at 30 September, 30 Canterbury claims remained subject to legal proceedings, reduced from 34 at the end of August. Other claims with Dispute Resolution teams have reduced from 29 at the end of August, to 24 as at September month end.

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 4,834 applications of which:

- 1,085 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Agree & execute settlement agreement' (459) + 'Monitor and Report' (626));
- 711 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
- 1,364 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 1,131 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Work in Progress').

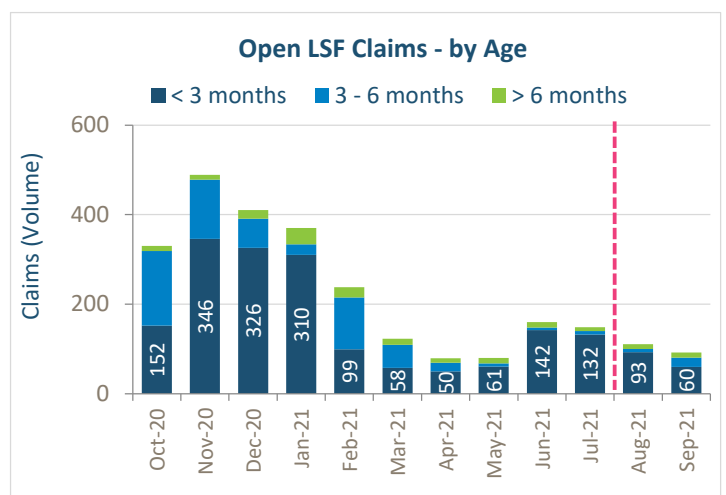
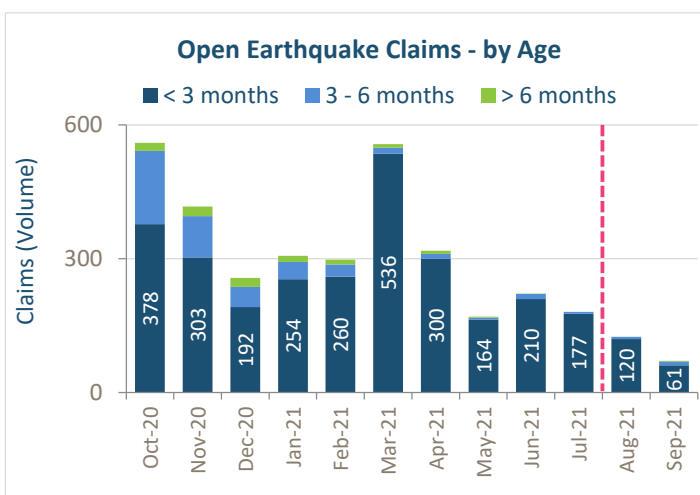
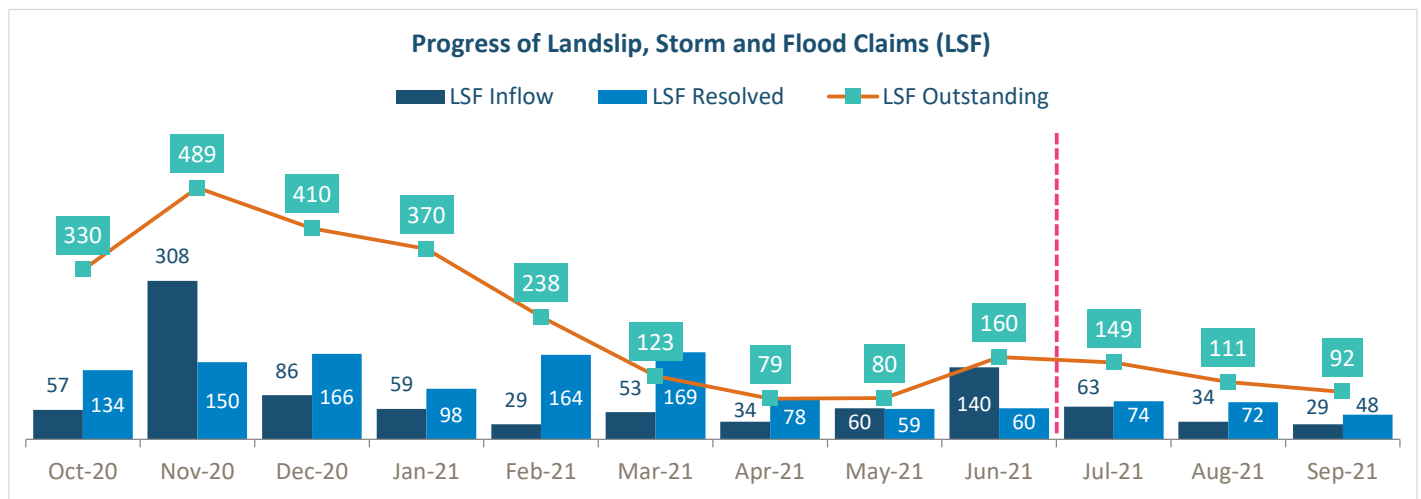
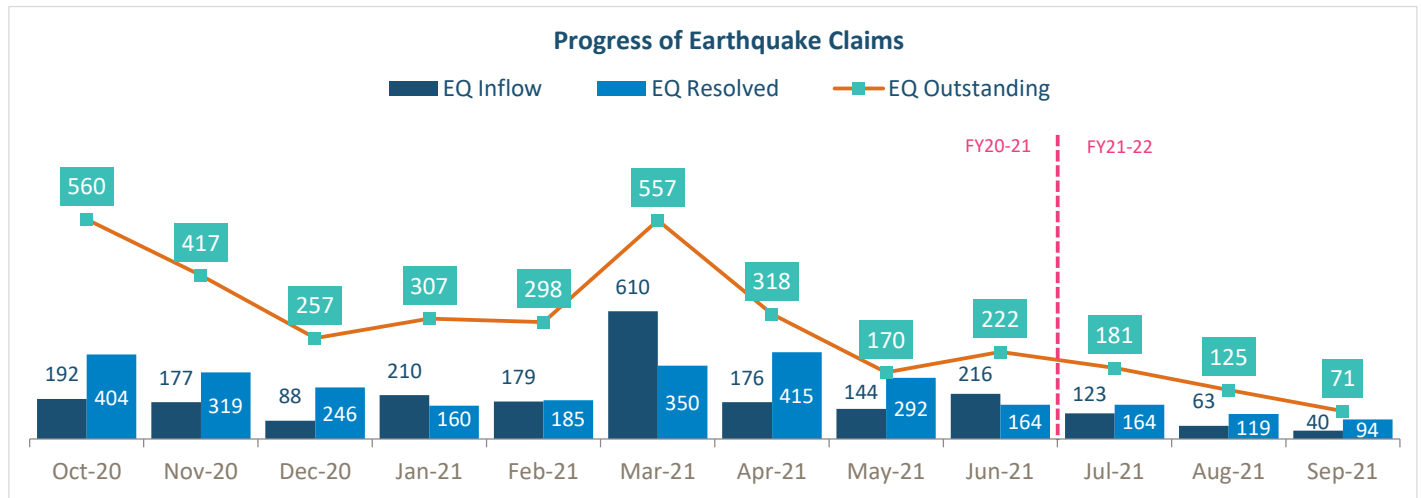


SOW - Scope of Works

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 69 new and reopened claims in September, down from 97 in August. Of this, 58% was attributable to earthquake (EQ) and 42% 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 670 claims are being managed under the NDRA, which came into effect on 30 June 2021. The large majority of these claims 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.

Section 4 - Resilience

Progress summary

On our Resilience Three Year Priorities (2019-22)

Coordinated & targeted
Research investment

In this month:

- Full proposals from Stage 2 of the 2022-23 Biennial Grants were received and the assessment panels are currently scoring the proposals. The selection of successful applications will be late October with contracts finalised by the end of the year.
- A procurement plan for research into cash settlements to address the public inquiry recommendations was approved. An agreement with the research team is being negotiated.

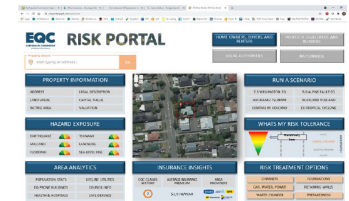


Click the image to view the Proposal Guidelines for applicants | Biennial Grants Programme 2022

A renewed focus on the strategic value of
Data and information

In this month:

- Appointed Principal Advisor, Risk Reduction and Resilience. This new role will oversee development of the Risk and Resilience Portal.
- Internal scoping session on Risk and Resilience Portal held.

Public Education
measures to raise public awareness

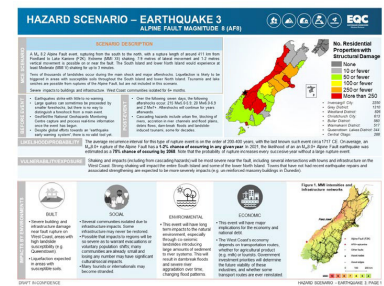
Survey results for the first quarter:

- Performance measure achieved for the quarter (82% of home buyers consider natural hazards) and is consistent with results from previous Nielsen monitors. EQC is currently in the process of developing new creative campaign material aimed at the home buyer audience. (Target 75%)
- Measure achieved in awareness of preparedness actions (63% of homeowners are aware of actions they can take). Raising awareness of preparedness actions across the public is an important area of opportunity. (Target 60%)
- 91% of homeowners have taken at least one of the six key preparedness steps. Inspiring New Zealanders to take preparedness actions that will reduce the impact of natural hazards remains the primary goal of EQC's Public Education Strategy. (Target

Accelerating the synthesis &
Translation of research outputs

In this month:

- 'Planning for non-planners' NZPI course has been developed for researchers, in partnership with Resilience and Deep South National Science Challenges. Three courses will be run in November.
- Attend numerous policy workshops contributing to the development of the National Adaptation Plan, Climate Adaptation Act, Natural & Built Environment Act, and the review of the Land Information Memorandum process.

Developing reciprocal
Partnerships

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

In this month:

- Held interviews for Chief Engineer (Building Resilience), a new dual-agency role for MBIE and EQC.
- EQC/ NZSEE (New Zealand Society for Earthquake Engineering) MOU reviewed.

Perceptions
of EQC

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

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

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 for the first quarter.

These results will be reported under Section 1 'SOPE Results' as they become available.



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

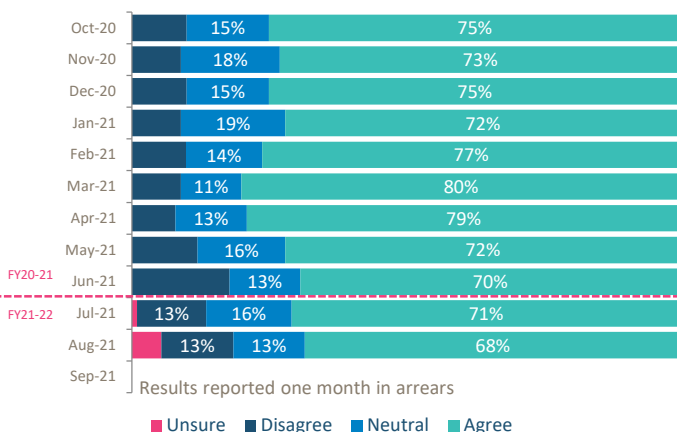
Given that the NDRA came into effect on 30 June 2021, we are as yet not able to report on customer satisfaction with Insurer Managed claims. It is expected that within the next quarter we will see sufficient sampling which will enable us to engage in meaningful reporting.

Other Natural Disaster Events customer focus measures

For FY21-22, measurement of performance against customer focus measures pertaining to our Other Natural Disaster Event

Transparent, fair and reasonable interactions

Canterbury - Recent Experiences (SoPE 1.1.6)

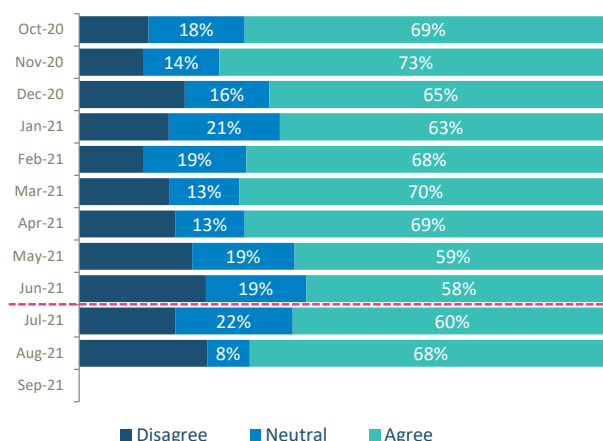


YTD AVG = 70%

Target: > 70%

Trend

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



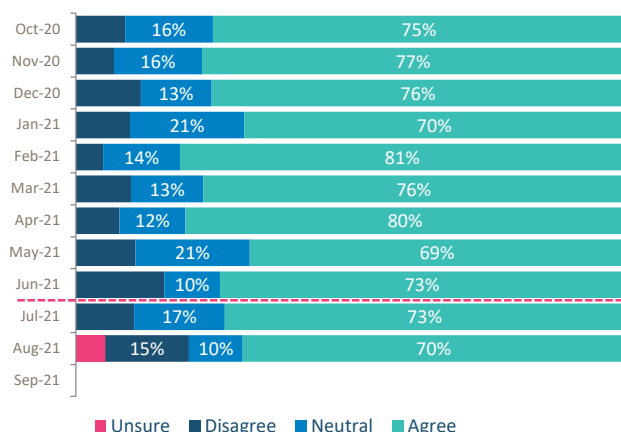
YTD AVG = 65%

Target: > 70%

Trend

Responsive to individual needs and situation

Canterbury - Recent Experiences (SoPE 1.1.7)

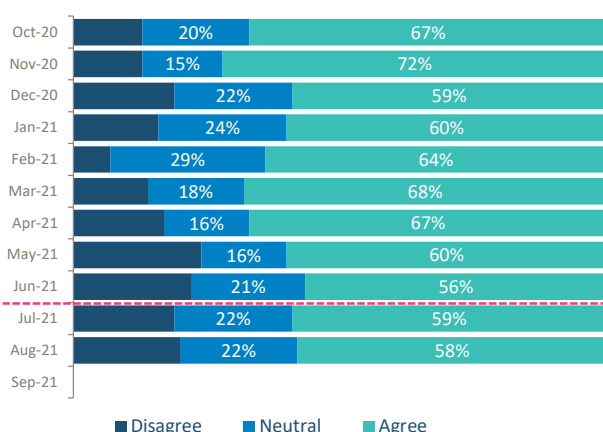


YTD AVG = 71%

Target: > 70%

Trend

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



YTD AVG = 59%

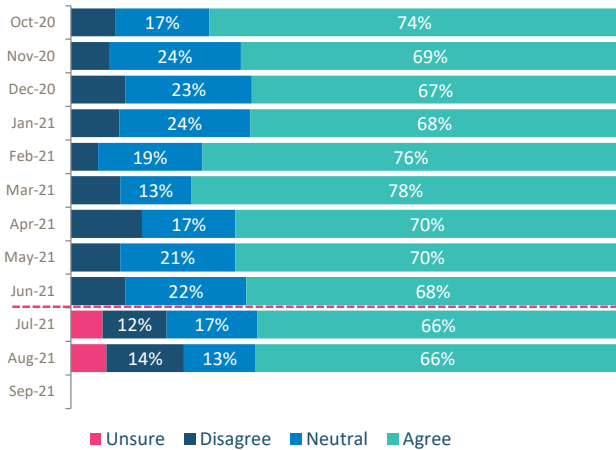
Target: > 70%

Trend

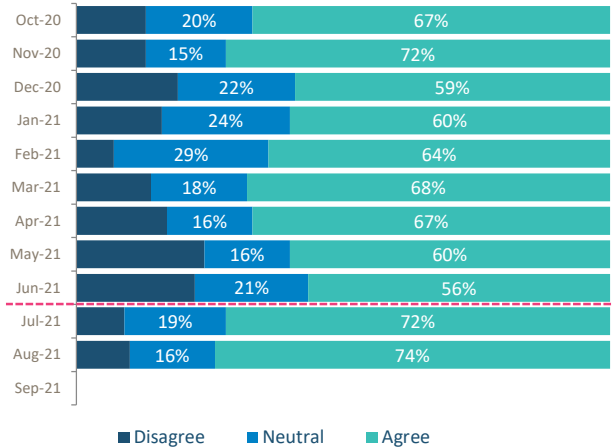
Section 5 - Customer Focus (cont.)

Quality of communication and customer clarity on next steps

Canterbury - Recent Experiences (SoPE 1.1.8)



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

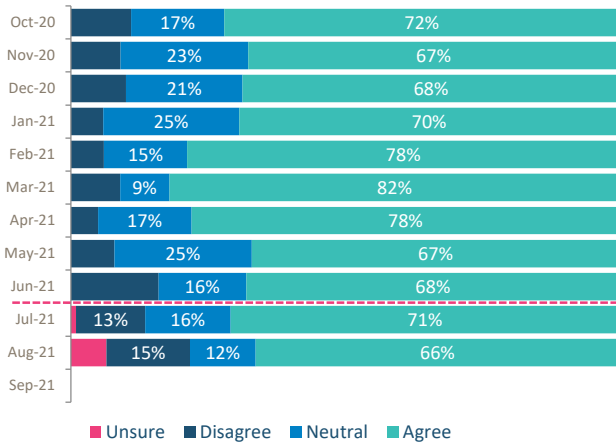


YTD AVG = 66% Target: > 70% Trend

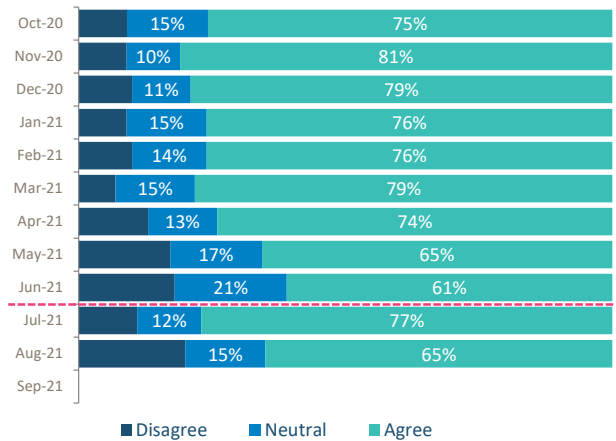
YTD AVG = 73% Target: > 70% Trend

Demonstrating expertise and a desire to help

Canterbury - Recent Experiences (SoPE 1.1.9)



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



YTD AVG = 69% Target: > 70% Trend

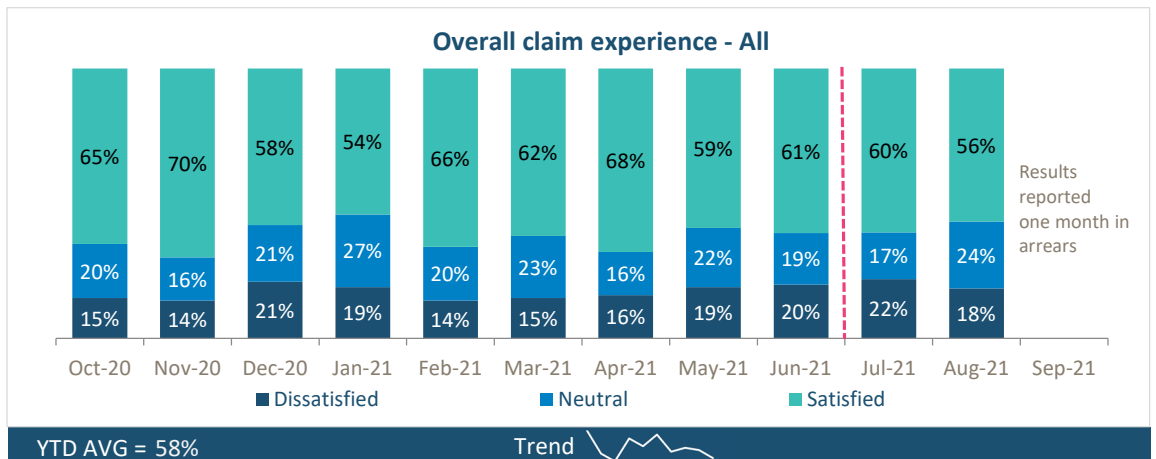
YTD AVG = 70% Target: > 70% Trend

Overall claim experience

As reported above, 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.

Survey question

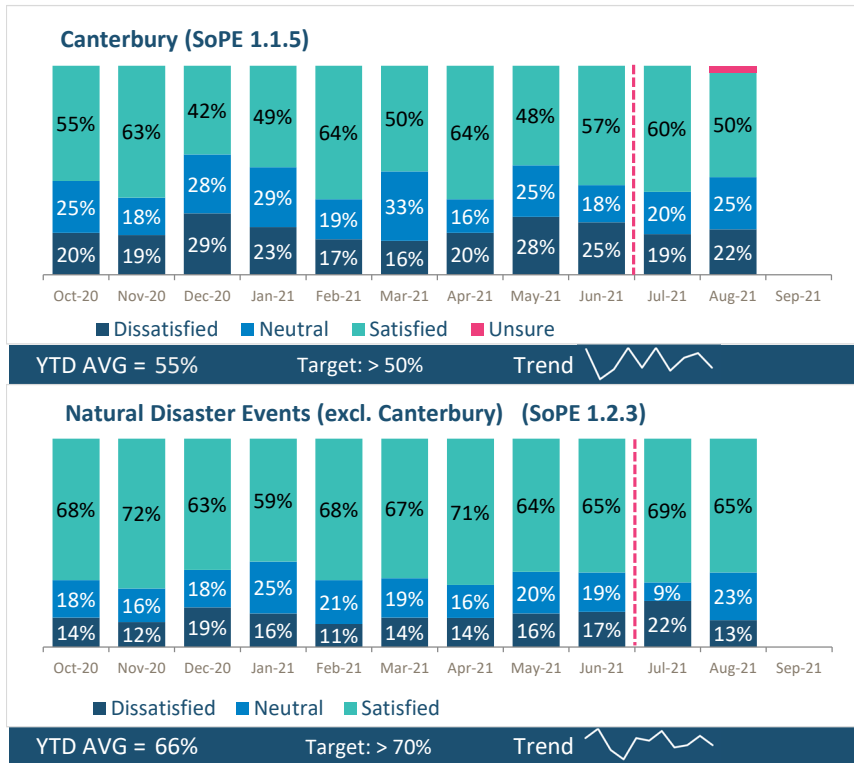
'How satisfied were you with the overall quality of the service you received making the claim?'



YTD AVG = 58% Trend

Section 5 - Customer Focus (cont.)

Overall claim experience by event response



Our Canterbury customers

The proportion of Canterbury claims accepted this month is consistent with last month but is lower than it has been historically.

Slightly fewer customers agree they were satisfied with the process of settling their claim (52% vs. 59%), with fewer confident the assessor took their concerns into consideration (51% vs. 60%) and had a great manner (56% vs. 63%). Additionally, slightly fewer people reported being satisfied the process was effortless (48%, vs 58%).

Our Natural Disaster Events (NDE) customers

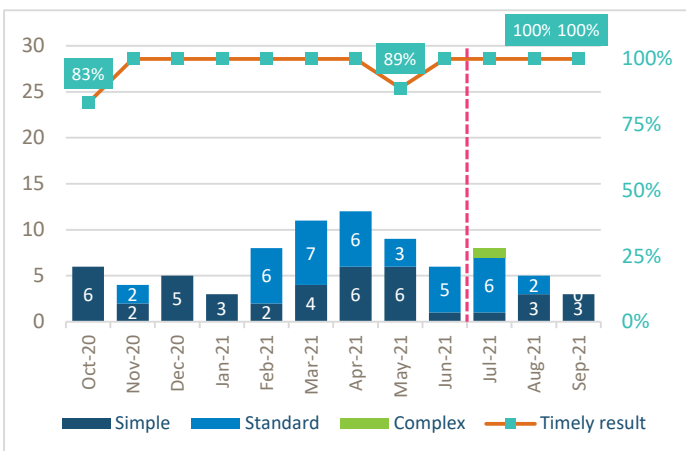
This month, a 1/3 of feedback related to claim outcome as opposed to service delivery, which is typical of recent months. Customers have also told us that a lack of communication and instances where an EQC representative may not have shown enough empathy for individual circumstances were drivers of dissatisfaction. While few, these experiences impact satisfaction results.

For FY21-22, performance against all customer focus SoPE measures pertaining to our Other NDE customers is measured using an average weighting approach.

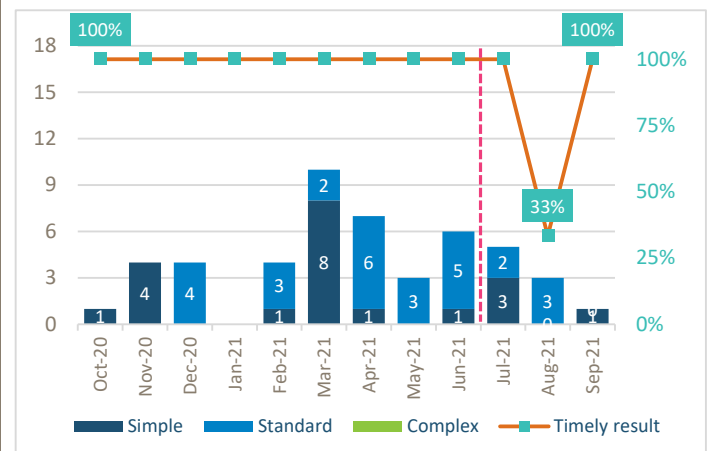
Note: No 'Insurer Managed' claims have yet been surveyed.

Timeliness of complaint resolution

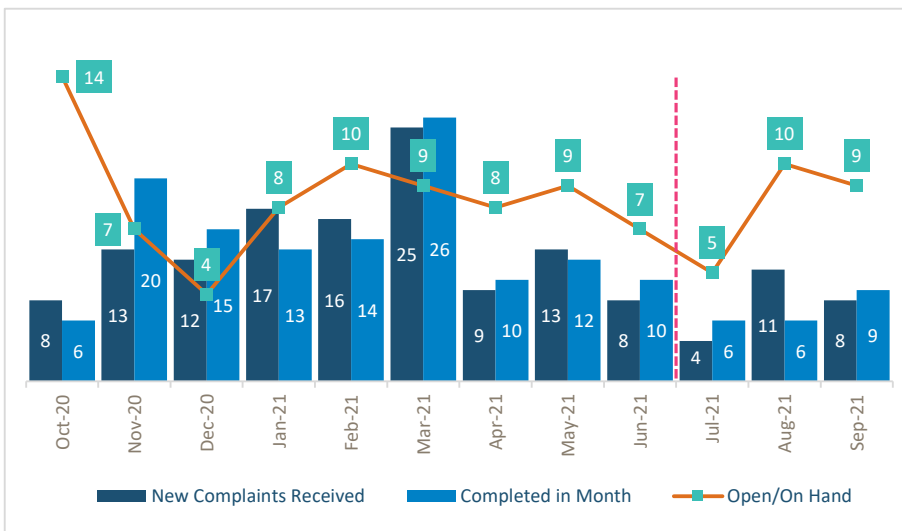
Canterbury (SOPE 1.1.10)



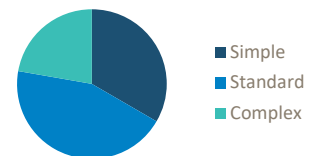
Natural Disaster Events (Excl. Canterbury) (SOPE 1.2.8)



Progression of customer complaints



Complexity of open complaints



We received inflow of 8 new complaints in September offset by resolution of 9 complaints. This left 9 open complaints on hand at month end, a decrease of 1 claim from the previous month.

Three of the 9 complaints open at month end were simple complexity, 4 were standard, and 2 were complex in complexity.

Of the open complaints, 3 are service related, 5 process related and 1 are technical in nature.

Section 5 - Customer Focus (cont.)

Total call, email and post volume

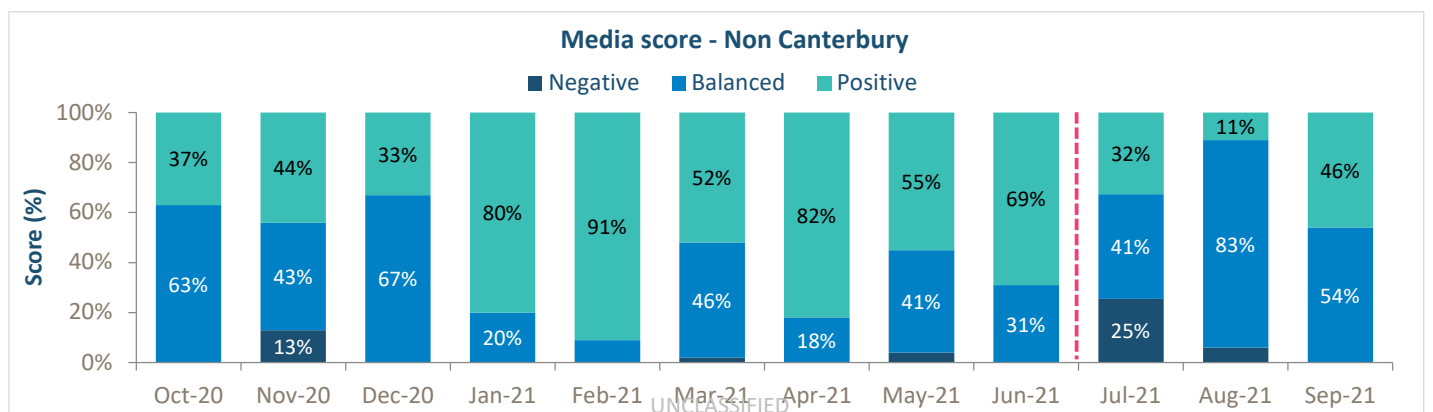
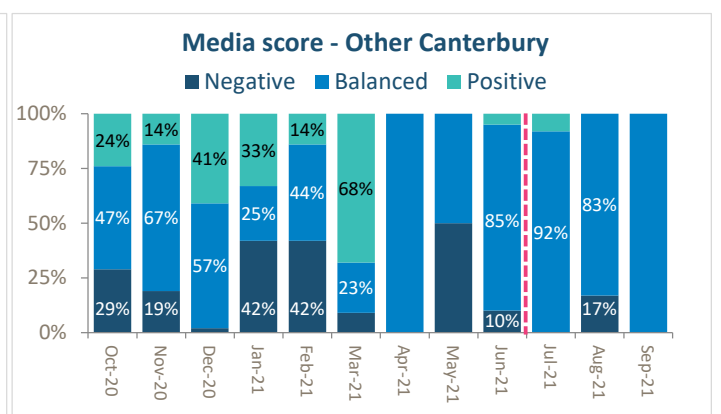
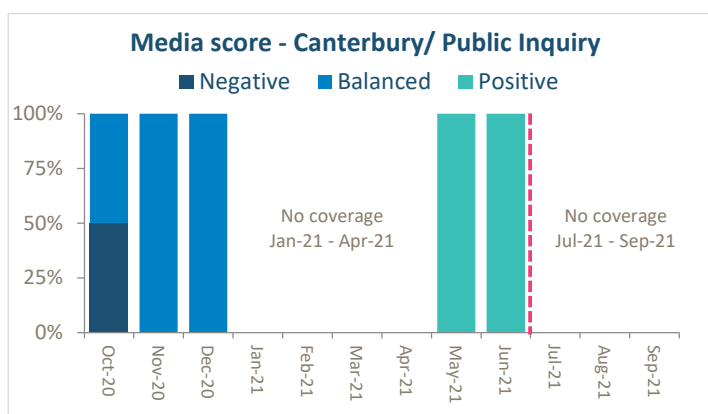
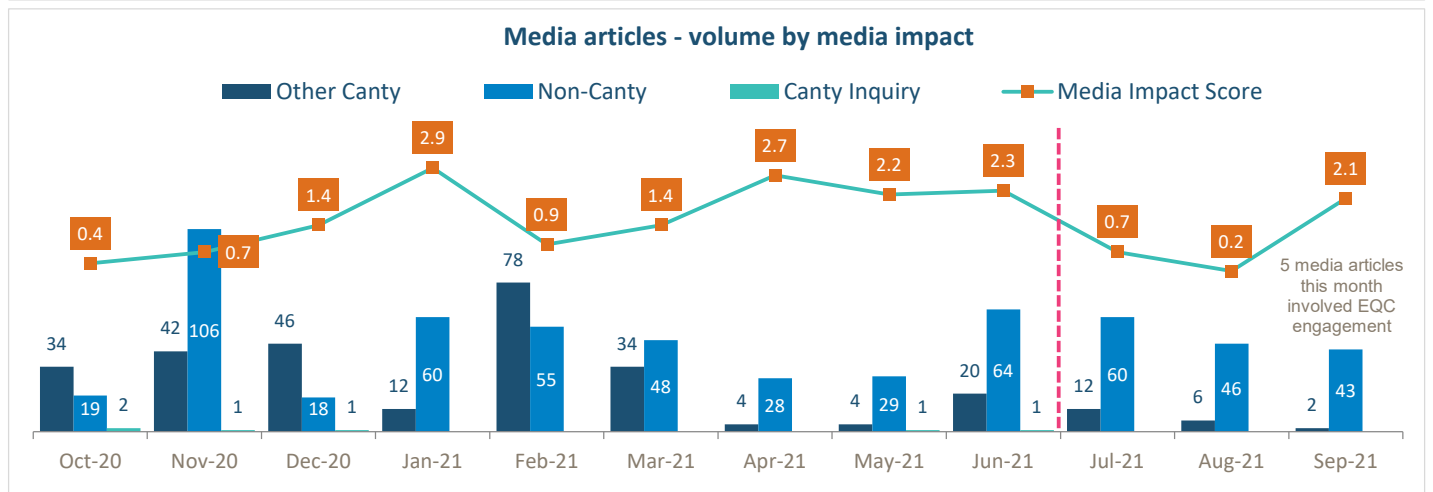
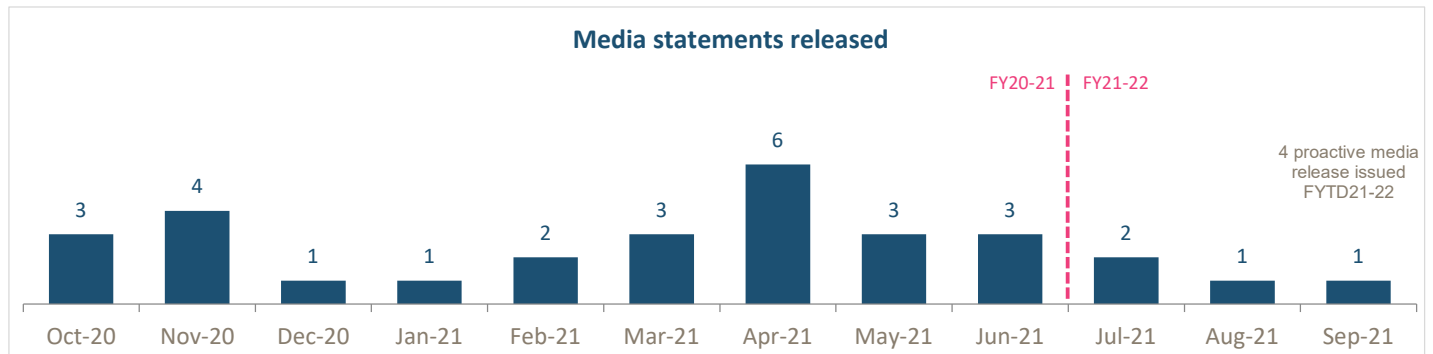
	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21
Outbound - Inbound Ratio	16:84	13:87	15:85	15:85	12:88	16:84
Grade of Service	97%	98%	99%	99%	99%	98%
Abandonment Rate	1%	2%	1%	1%	1%	2%
Roll Over No Answer	27	28	15	9	21	36
Total Calls	2,619	2,446	3,058	2,836	2,156	2,651
Total Email and Post	3,737	4,180	4,415	3,466	3,651	4,119

Section 6 - Media (traditional)

Following an unusually quiet and neutral month in August, EQC's media coverage was markedly more positive in September, with a five-fold increase in the proportion of positive coverage driving a 1.9-point rise in the Media Impact Score, to 2.1.

The announcement of EQC CEO Sid Miller's resignation garnered considerable media attention early in the month, while research returned to the forefront and was once again a key driver of positive coverage. Late in the month, the announcement of an increase in EQC's settlement payout cap and levies generated further positive reporting for the commission.

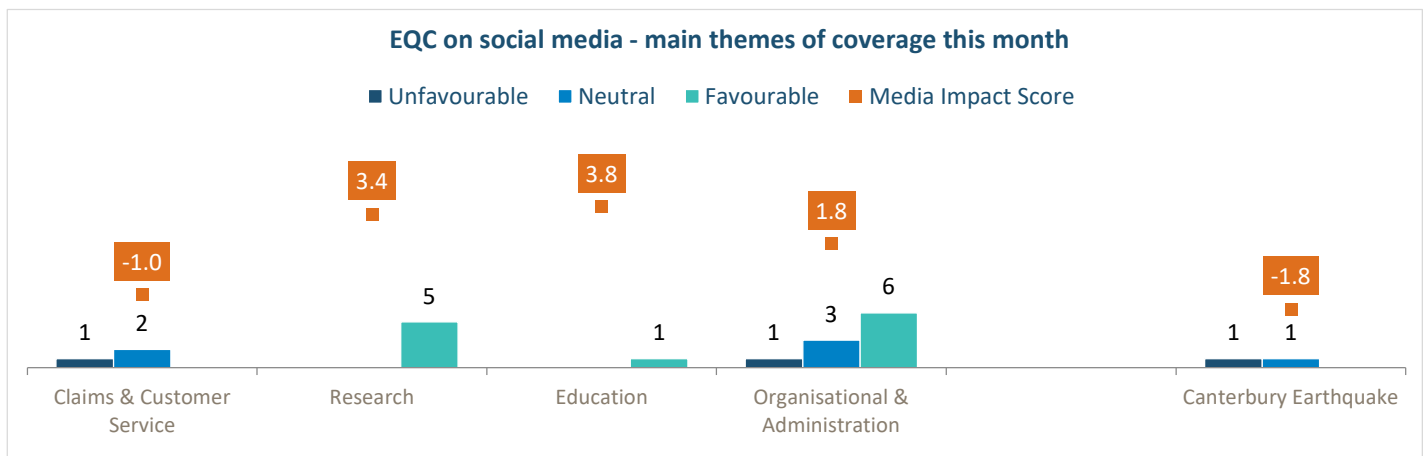
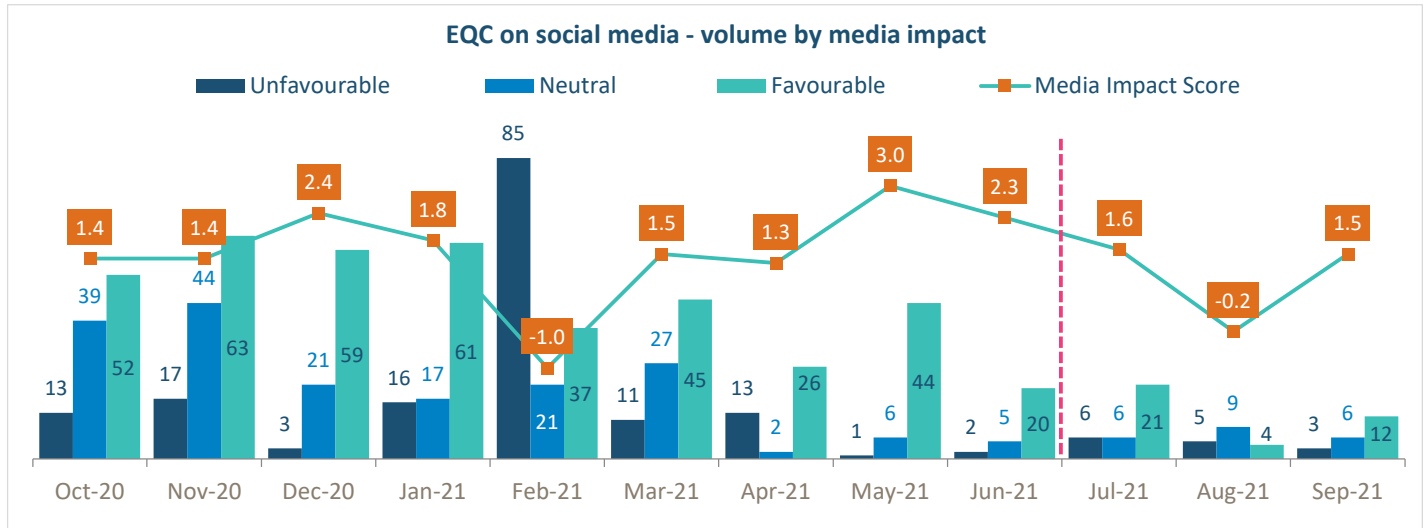
Research coverage was driven by: Ongoing reporting of the "Volcanoes: our sleeping mouna in Taranaki" virtual field trip across a number of regional publications; An interview with Dr Caroline Orchiston to discuss the Alpine fault and the AF8 project on Magic Talk's Magic Drive; and References to EQC-funded research into paleotsunamis and the Kermadec subduction zone in NZME's feature piece on a programme looking into New Zealand's risk from island volcanoes and



Section 6 - Media (social)

The volume of social media conversations relating to EQC was again limited in September, with a total of 21 posts identified and analysed. Notably, these posts were considerably more positive in tone, driving a 1.7-point rise in the Media Impact Score to 1.5 (from -0.2).

The release of EQC-funded research on Auckland paleotsunamis, led by Dr Kate Clarke, was a key source of positive research-focused social conversations. Late in the month, the announcement of an increase in EQC's settlement cap and levies was also received positively by social media sources



Similar to traditional media, research returned to the forefront, driving mentions of the month's leading message - *EQC improves knowledge of NZ's natural hazards*. Positive social conversations were driven by:

- The release of EQC-funded research on Auckland paleotsunamis, led by Dr Kate Clarke. Posts on the subject drove mentions of three of the month's leading messages: that *EQC improves knowledge of NZ's natural hazards* (five mentions), that it *invests adequately/ appropriately in natural hazards research and modelling* (four mentions), and that *it engages in high quality research programmes* (three mentions); and
- Late in the month, the announcement of an increase in EQC's settlement cap and levies was also received positively by social media sources, with posts acknowledging that *EQC is of benefit to New Zealanders* (three mentions).

Conversely, negative posts were limited to three and comprised isolated criticisms of the commission by individual sources.

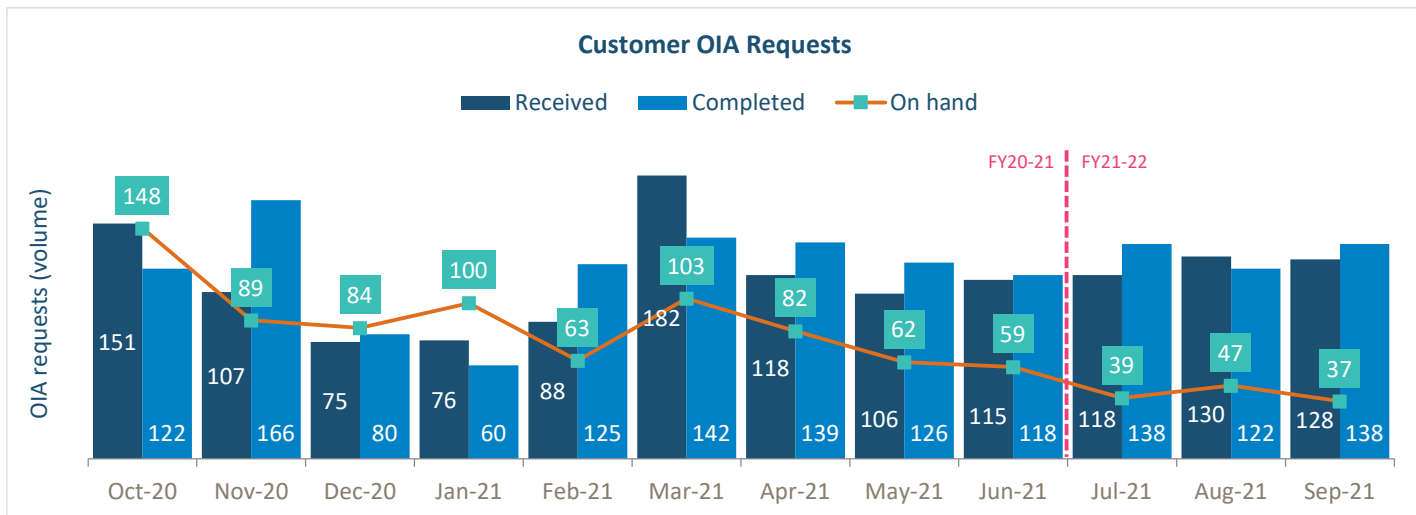
Understanding the Media Impact Score

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.

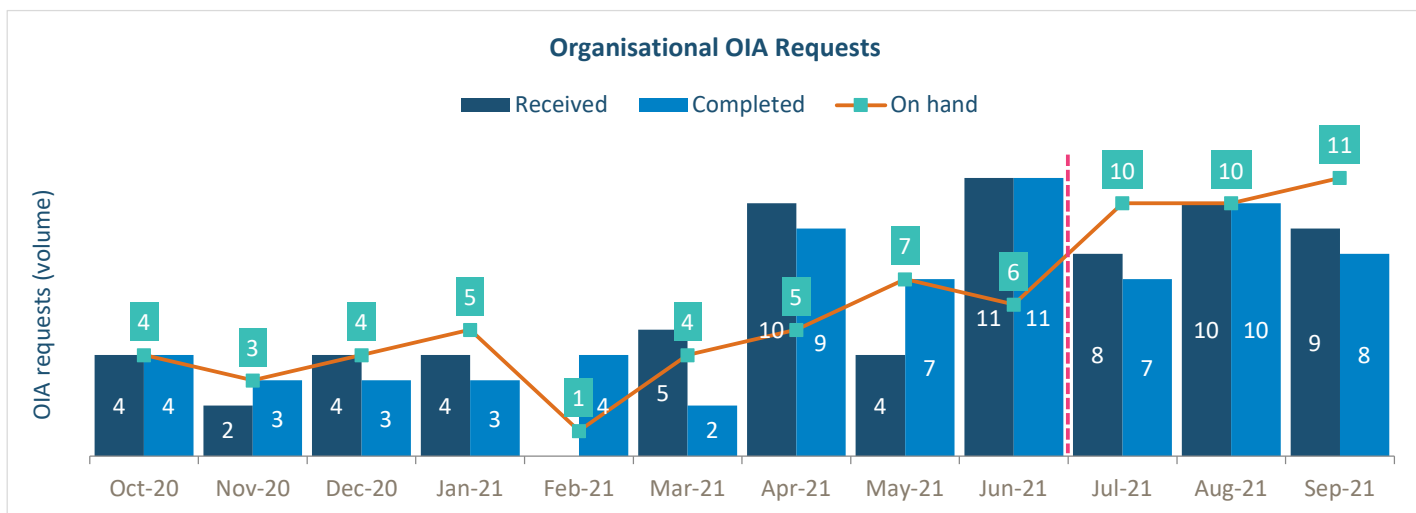
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the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

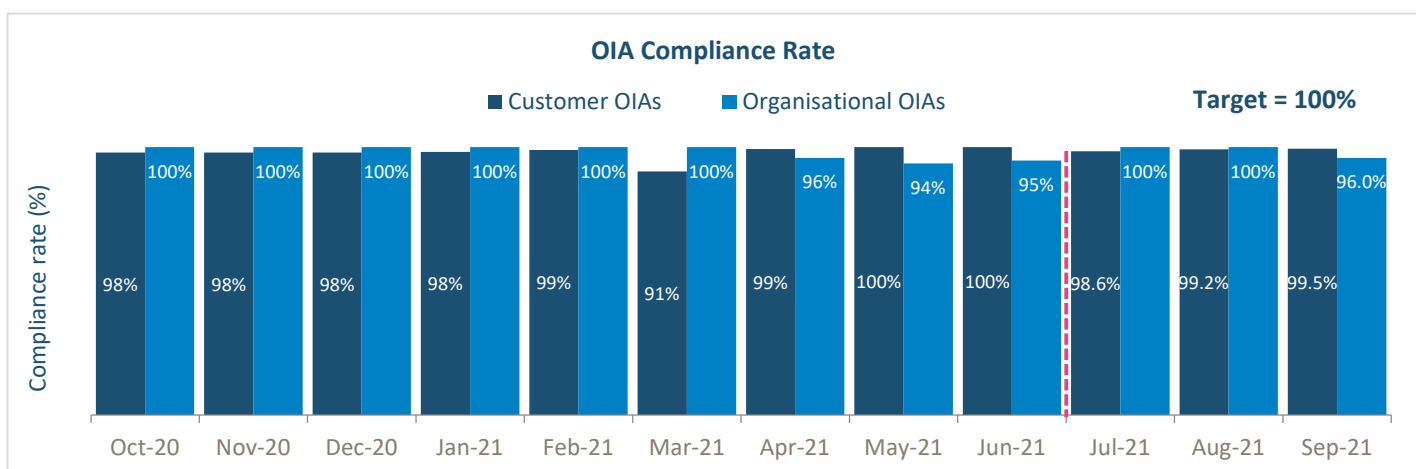
Section 7 - Official Information Act (OIA) Requests



This month, our Customer OIA Team received 128 new OIA requests (vs. 130 in Aug-21). Coupled with the 47 requests on hand from last month and resolution of 138 requests this month, the team have 37 requests on hand at month's end.



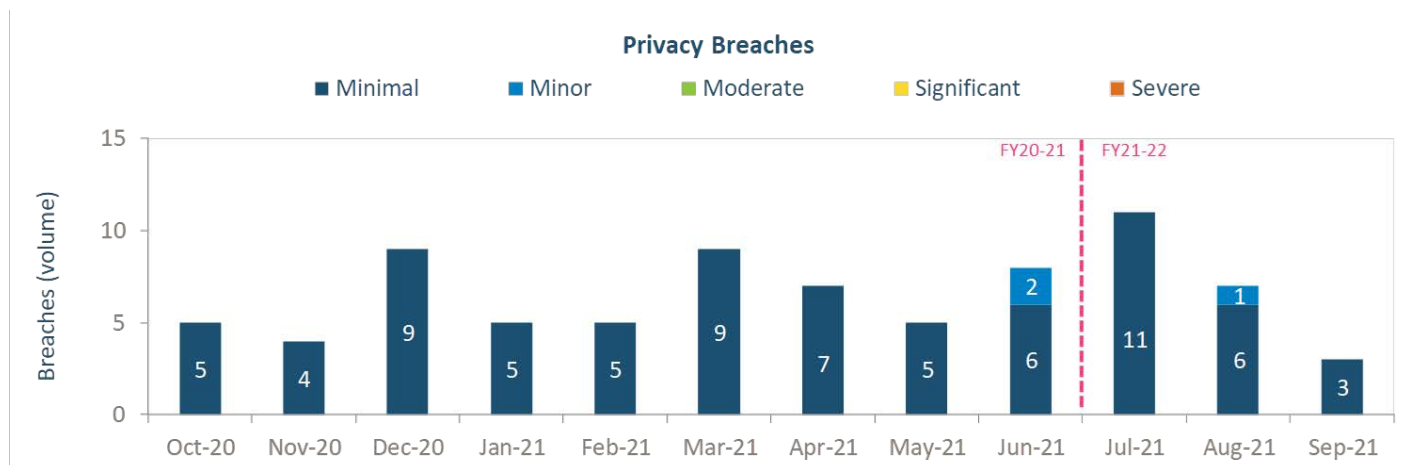
This month, our Government Relations Team received 9 new high level OIA requests (vs. 10 in Aug-21). Coupled with the 10 requests on hand from last month and resolution of 8 requests this month, the team have 11 requests on hand at month's end.



This month our Customer OIA Team Maintained a 100% compliance rate, which has resulted in a slight increase of 0.3% in the YTD compliance to 99.5%. During the same period the compliance rate of our Government Relations Team dipped to 96% for organisational/ high level OIA requests. The dip in this rate relates to one non-compliant response reported during the period.

Section 8 - Privacy Breaches

Three privacy breaches (vs. 7 in Aug-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 three reported breaches this month includes: 'Incorrect email address used' (2); and 'Wrong document sent' (1).

It was reported last month that one breach had yet to be contained and that the Office of the Privacy Commissioner (OPC) had been notified as the breach had met the OPC notification threshold. This breach has now been closed, with no further correspondence from the OPC in respect of this incident. There has also been no evidence of harm arising from the incident. Analysis of this breach has been undertaken to determine if additional controls are required to reduce the risk of future occurrence of a similar breach.

Breach severity categories

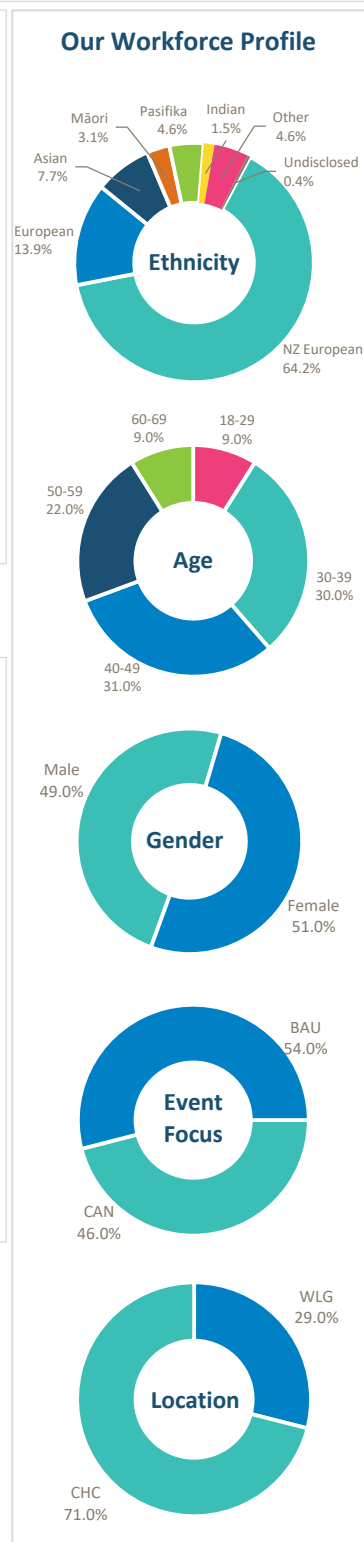
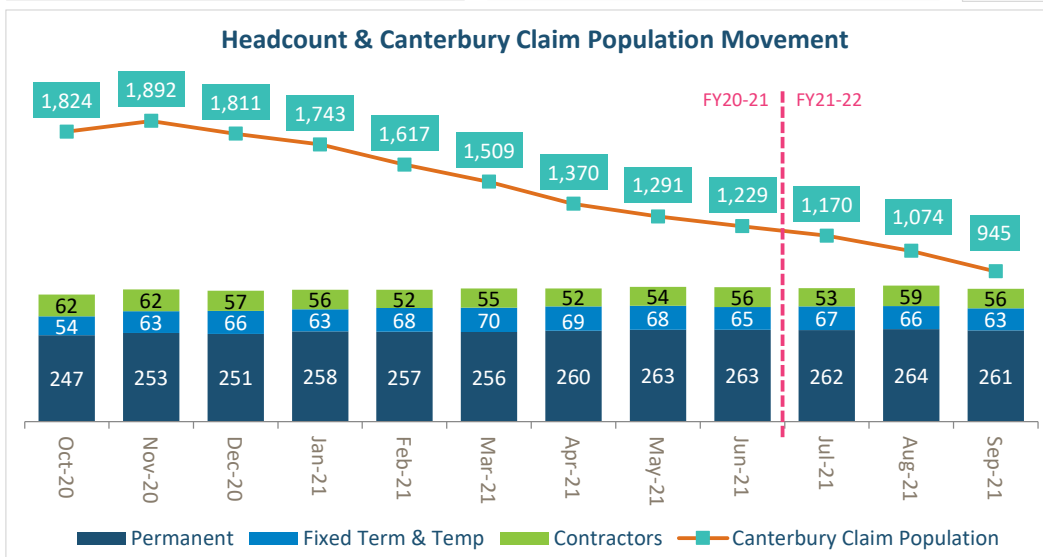
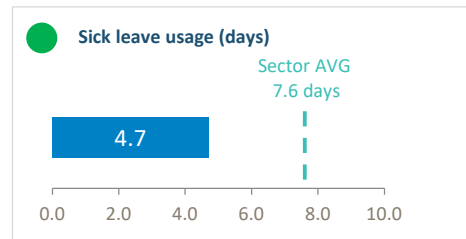
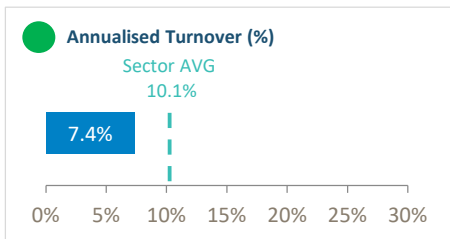
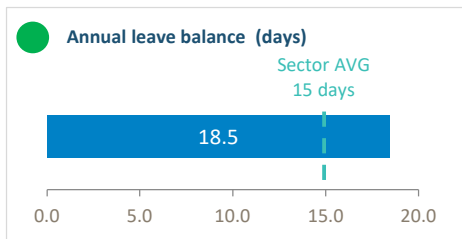
Following the new Privacy Act 2020, which came in to effect on 1 December 2020, all breaches are now assessed against the Government Chief Privacy Officer Tool (GCPO). The GCPO categorisation system allows for transparent internal and external reporting on privacy incidents, and allows for benchmarking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

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

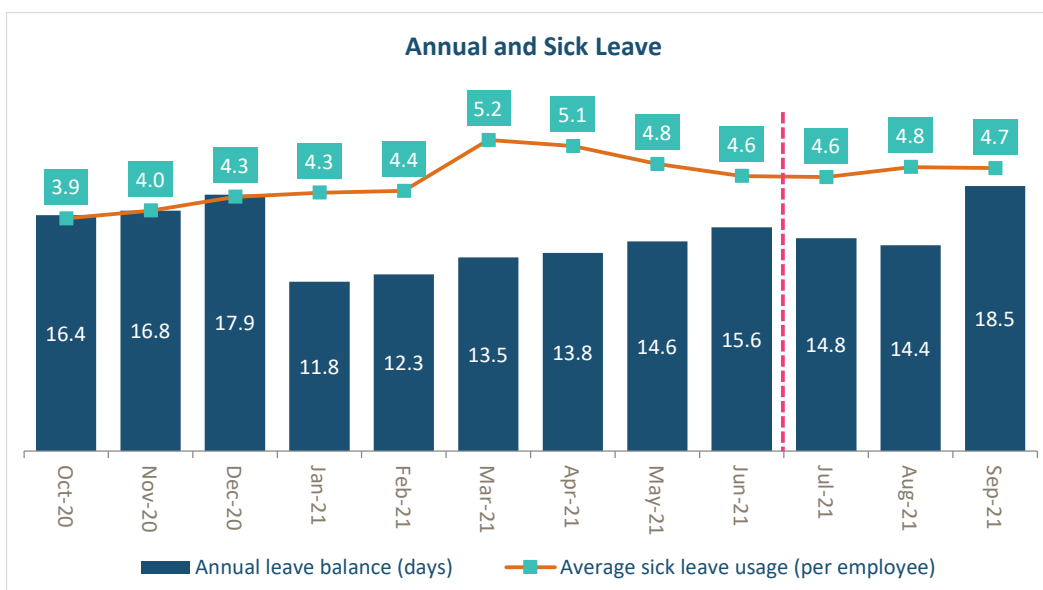
Section 9 - HR Operations

This month our permanent workforce headcount decreased by 3. Accrual of leave by our people has seen our average annual leave balance increase to 18.5 days (vs. 14.4 last month) compared to the Public Sector ('sector') average of 15 days. During the period, average sick leave usage has remained relatively static at 4.7 days (vs. 4.8 last month) and remains below the sector average of 7.6 days. Meanwhile, annualised turnover ('voluntary turnover') has risen to 7.4% (vs. 5.9% last month) compared to the sector average of 10.1%.

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



This month has seen a decrease across all our headcount categories.



As reported above, our average annual leave balance increased this month to 18.5 days (vs. 14.4 last month), moving beyond the public sector average of 15 days. 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.

In the same period, average sick leave usage has remained relatively static at 4.7 days (vs. 4.8 last month) against a sector average of 7.6 days.