

The foundation from which
we stand strong, together

Toka: (noun) rock, large stone, boulder

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

Ake: (particle) to raise upwards

Monthly Performance Dashboard September 2023

Rahu River, Victoria Forest Park, NZ

Toka Tū Ake EQC has adopted a new name to better represent the role our scheme plays in supporting New Zealanders.

Our new name reflects the whakapapa of our nation.

Our land is constantly changing from earthquakes, volcanic eruptions, landslips and floods. Communities have lived alongside those perils for hundreds of years, and Māori have always believed the relationship and connection of people to land and nature is inseparable.

Our dashboard explained

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

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

This section shows progress across those SoPE measures that can be measured on a monthly or quarterly basis. The results are cumulative year-to-date results with a traffic light system used to indicate proximity of actual performance to expected performance. The *Statement of Performance Expectations 2023-2024* is one of our public accountability documents which can be found on our website:

<https://www.eqc.govt.nz/our-publications/statement-of-performance-expectations-2023-2024/>

Section 2 - Canterbury* (Output 1.1)

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11 ('Canterbury') including claims Toka Tū Ake is managing on behalf of Southern Response. It shows how many claims have been reopened (inflow), how many claims have been resolved during the month (resolved), and how many remain open (on hand). We also profile our remaining on hand claims by age, complexity, and reopen reason. This section also provides visibility on our progress to resolve claims in dispute (claims subject to legal proceedings or other dispute resolution pathways).

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

Government on-sold support package

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

Section 3 - Claims relating to natural hazard events (excluding Canterbury & Kaikōura) (Outputs 1.2 and 1.3)

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

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

The data in this section is organised by the type of natural disaster damage for which a claim may be lodged (namely earthquake, landslip, flood or storm damage). In this section we also profile our remaining on hand claims by damage type and age.

Claims subject to management under the Natural Disaster Response Model (NDRM)

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

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

Section 4 - Resilience (Outputs 2.1 and 2.2)

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

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

To measure the quality of information we provide, we seek feedback to understand its value to our stakeholders. We also measure the impact activities have on the number of New Zealanders who are taking action to prepare for natural hazard events. The section also monitors the perceptions of key stakeholders around the quality and relevance of the outputs of our investment in research (usefulness, useability and use), our contribution to building resilience to natural hazards and the quality of our partnering in these areas. Monitoring also includes the public's perception of how we are doing with enhancing public understanding of natural hazard risk and our influence on the public to take action to reduce this risk. Reporting on progress occurs on a quarterly basis.

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

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

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

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

Our dashboard explained (cont.)

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

Homeowner satisfaction results are now reported by month the homeowner was surveyed, previously reporting was based on month claim closed ie. there is now no lag in our reporting on homeowner satisfaction results as was the case in previous financial years . This section also summarises the volume of customer contacts through our primary channels of phone, email or post and customer satisfaction with the service provided by our Contact Centre.

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

Section 6 - Media

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

Section 7 - Official Information Act (OIA) Requests

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

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

Section 8 - Data Protection

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

Section 9 - Our People

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

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

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

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

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

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

Output One - Recovery after an event

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

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

The measures in this output class are a continuation from the 2022-2023 financial year. The number of claims from the Canterbury events is gradually reducing as less new damage is discovered. From 2023-2024, measures are likely to be re-evaluated to reflect the fewer claim numbers and the different treatments required for them.

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

Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend
1.1.1	Outstanding claims over six months old, on hand at 30 June 2023, are settled by 30 June 2024	85%	41%	<p>N=258, 41%</p>	▲
1.1.2	New claims opened or reopened ⁵ between 1 January 2023 and 31 December 2023 are resolved within 6 months ⁶	85%	84%	<p>N=839, 84%</p>	■
1.1.3	The on-sold ex gratia package is administered in accordance with the On-Sold Canterbury Properties Services Agreement ⁷	100%	100%	<p>100%</p>	■

Performance measure	Standard	Result
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%
EQC will provide reporting to the Treasury as specified in Schedule 4 of the On-Sold Canterbury Properties Services Agreement.	Achieved	Achieved
Applications for ex gratia payments will be assessed against the criteria specified in the On-Sold Canterbury Properties Services Agreement and a decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%

Commentary relating to SoPE measure 1.1.1

Note: This result is a cumulative measure hence the YTD result will keep improving as the FY progresses.

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

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

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

Key:

▲ Performance trend increase when compared to last month

■ No change in performance trend

▼ Performance trend decrease when compared to last month

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

Output One - Recovery after an event (cont.)

Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend
1.1.4	Claims managed on behalf of Southern Response are managed in accordance with the Agreement Relating to Management of Outstanding Canterbury Claims between Toka Tū Ake EQC and Southern Response ⁸	100%	100%	<p>100%</p>	■
1.1.5	New Southern Response claims opened or reopened between 1 January 2023 and 31 December 2023 are settled within six months	60%	93%	<p>N=58, 93%</p>	■

Performance measures | Homeowner focus

1.1.6	Surveyed homeowners are satisfied with their overall claims experience	>60%	68%	<p>N=274, 68%</p>	▼
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Commentary relating to SoPE measure 1.1.6

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

1.1.7	Surveyed homeowners agree or agree strongly that Toka Tū Ake EQC:		YTD result	Progress - Year to Date	
	• was easy to interact with during their claim	>70%	82%	<p>N=160</p>	▼
	• was responsive to their individual needs and situation during their recent claim experience	>70%	82%	<p>N=264</p>	▼
	• provided clear and concise communication, and homeowners were clear on next steps for their claim	>70%	81%	<p>N=263</p>	▼
	• acted as experts with the skills, knowledge and desire to help them	>70%	82%	<p>N=256</p>	▼

Commentary relating to SoPE measure 1.1.7

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

1.1.8	Timeliness of complaints resolution: complaints are resolved in two months	95%	71%	<p>N=7, 71%</p>	▼
1.1.9	Toka Tū Ake EQC settlements should be enduring: percentage of settled claims reopened within six months ⁹	≤5%	6%	<p>N=652, 6%</p>	▼

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

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

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

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

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

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

Output 1.2: Performance measures | Timeliness

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend
1.2.1	Claims lodged between 1 January 2023 and 31 December 2023 are settled within six months	≥70%	63%	<p>N=1,579, 63% N=8, 88% N=1,571, 63%</p>	▲

Commentary relating to SoPE measure 1.2.1

Explanatory note: Performance for this measure is based on the final result as at 30 June 2024. Monthly results provide an indication of whether or not Toka Tū Ake EQC and our insurer partners are tracking in line with the trajectory expected to achieve the target for this measure by 30 June 2024.

Output 1.2 | Performance measures | Homeowner focus

Ref	Measure	Target	YTD Result	Progress - Year to Date	Status/Trend
1.2.2	Surveyed homeowners are satisfied with their overall claims experience	≥60%	48%	<p>N=97, 48% N=7, 43% N=90, 49%</p>	▼
1.2.3	Surveyed homeowners agreed Toka Tū Ake EQC (or its partner):				
	• was easy to interact with during their claim	≥70%	81%	<p>N=36, 81% N=4, 100% N=32, 78%</p>	▼
	• provided clear and concise communication, and homeowners were clear on next steps for their claim	≥70%	64%	<p>N=89, 64% N=7, 43% N=82, 66%</p>	■
	• acted as experts with the skills, knowledge and desire to help them	≥70%	73%	<p>N=88, 73% N=5, 60% N=83, 73%</p>	▼
1.2.4 ¹⁰	Complaints are resolved within two months or within such longer period as the complainant and private insurer agree	90%	51%	<p>N=37, 51% N=0, 0% N=37, 51%</p>	▼

Commentary relating to SoPE measure 1.2.4

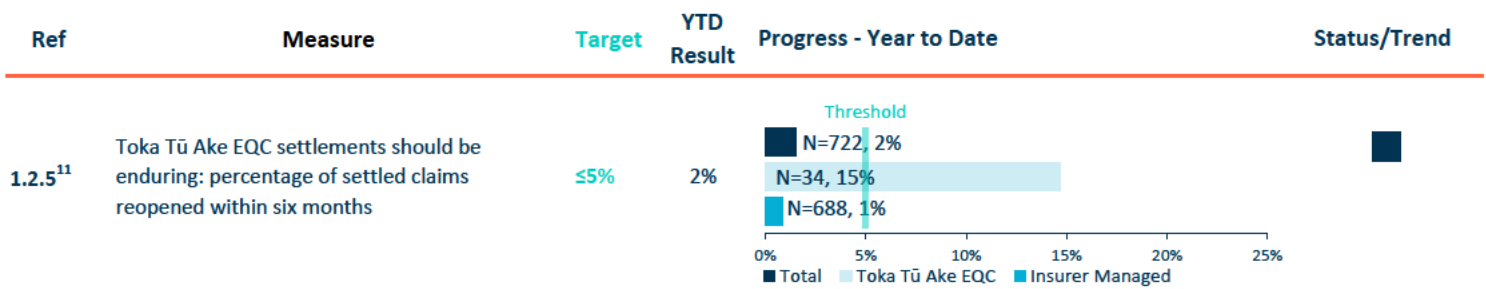
Note: There is a degree of volatility in the results for this measure due to low volumes of complaints.

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

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

Output One - Recovery after an event (cont.)

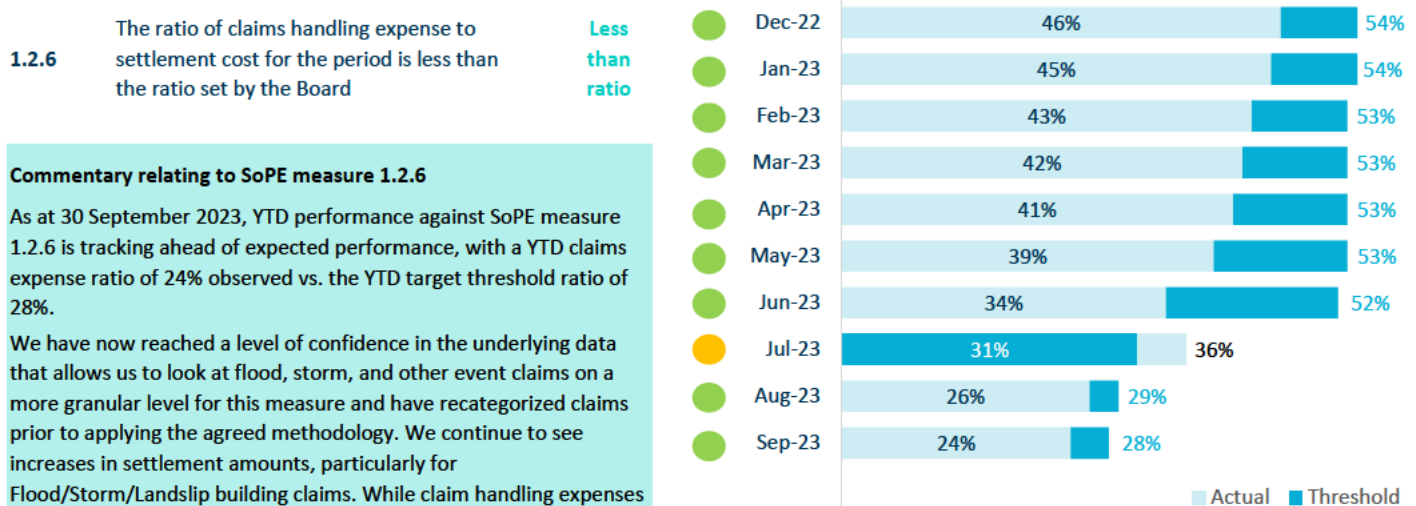
Output 1.2 | Performance measures | Homeowner focus (cont.)



Commentary relating to SoPE measure 1.2.5

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

Output 1.2 | Performance measures | Quantity



Commentary relating to SoPE measure 1.2.6

As at 30 September 2023, YTD performance against SoPE measure 1.2.6 is tracking ahead of expected performance, with a YTD claims expense ratio of 24% observed vs. the YTD target threshold ratio of 28%.

We have now reached a level of confidence in the underlying data that allows us to look at flood, storm, and other event claims on a more granular level for this measure and have recategorized claims prior to applying the agreed methodology. We continue to see increases in settlement amounts, particularly for Flood/Storm/Landslip building claims. While claim handling expenses also increase, they do not increase in the same proportion as the settlement amounts, which results in a relatively low CHE ratio.

Notes

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

¹¹Measure excludes administrative reopens.

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

Output One - Recovery after an event (cont.)

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

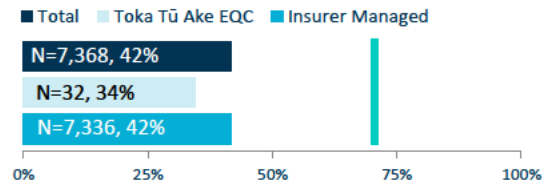
We have introduced a new measure for the response to the impacts of severe weather events in the Upper North Island (including the Auckland Anniversary Weekend floods in January 2023 and Cyclone Gabrielle in February 2023). This measure reflects the increased complexity and timeframe to resolve many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

Output 1.3 | Performance measures | Timeliness

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

≥70%

42%



Commentary relating to SoPE measure 1.3.1

As an indication of settlement progress as at September EOM, 42% of over 7,300 claims in progress are currently settled.

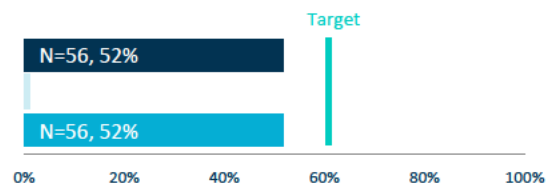
Explanatory note: Performance for this measure is based on the final result as at 30 June 2024. Claims come into scope once 12 months have elapsed since their dates of lodgement. The indicative YTD outcomes provide a cumulative record of the trajectory for this measure, but should not be seen as predictive of the end of year result.

Output 1.3 | Performance measures | Homeowner focus

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

≥60%

52%

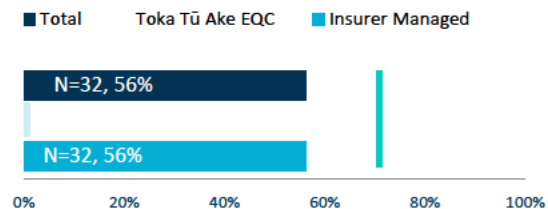


- 1.3.3** Surveyed homeowners agreed Toka Tū Ake EQC (or its partner):

- were easy to interact with during their claim

≥70%

56%



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

≥70%

46%



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

≥70%

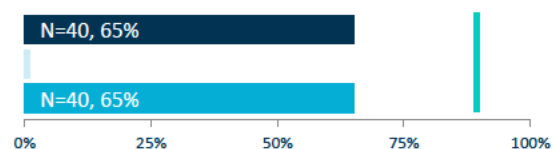
47%



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

90%

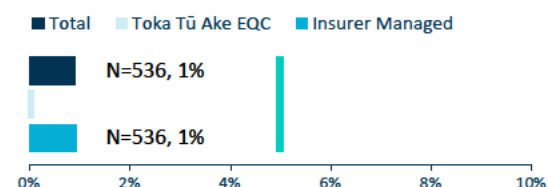
65%



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

≤5%

1%



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

¹³Measure excludes administrative reopenings.





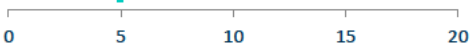
Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output Two - Resilience

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

Our **Resilience** output class, focusses on investing in science, data, loss modelling and public education to inform and enable choices and decisions that reduce the vulnerability and exposure of New Zealanders to natural hazards. We will also prepare for the changes to our resilience functions under the NHI Act.

Output 2.1 | Performance measures | Quality

Ref	Measure	Target	YTD Result	Progress - Year to Date				
2.1.1	Percentage of stakeholders ¹⁵ surveyed ¹⁶ agree or strongly agree that the outputs of the investment by Toka Tū Ake EQC in research are: <ul style="list-style-type: none">• of good or excellent quality• relevant and focussed on the outcomes of the Resilience Strategy¹⁴	>75%						Annual measure
	2.1.2	Percentage of stakeholders surveyed agree or strongly agree that Toka Tū Ake EQC: <ul style="list-style-type: none">• is contributing to driving progress in resilience to natural hazards• is an engaged and supportive partner	>75%					
2.1.3	Percentage of the public surveyed ¹⁷ who say: <ul style="list-style-type: none">• they thought about potential risks of natural hazards when buying or looking to buy a property	>75%	89%	Q1 result 89% N=212	Q2 result 00% N=000	Q3 result 00% N=000	Q4 result 00% N=000	Measured quarterly, first result this month
	<ul style="list-style-type: none">• they are aware they can take action to make their homes safer and stronger for hazard events	>60%	72%	Q1 result 72% N=1005	Q2 result 00% N=0000	Q3 result 00% N=0000	Q4 result 00% N=0000	
	<ul style="list-style-type: none">• where possible, they have taken action as homeowners on any of the six key preparedness actions¹⁸ promoted by Toka Tū Ake EQC¹⁹	>55%	61%	Q1 result 61% N=596	Q2 result 00% N=000	Q3 result 00% N=000	Q4 result 00% N=000	
	<hr/>							
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						Annual measure
								

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

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

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

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

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

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

Key:



Result not available for the month

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

Output Two - Resilience

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

Performance measures

Ref	Measure	Target	YTD Result	Progress - Year to Date	
2.2.1	<p>Deliver the following milestones for loss modelling:</p> <ul style="list-style-type: none">Implement new earthquake fragility models in PRUE²⁰Deliver exposure assessment capability for tsunامي (building only) and rainfall induced landslip	as per milestones	<div><div></div><div></div></div>	In the FYTD, performance against SM 2.2.1 is tracking in line with expected performance required to meet target within FY23-24.	Binary measure
2.2.2	A Business Case for Stage 2 of the Natural Hazards Portal is costed and presented to the Toka Tū Ake EQC Board.	as per milestones	<div><div></div></div>	Following the successful soft launch of the Natural Hazards Portal in July, feedback from both the public and our stakeholders has been overwhelmingly positive, with over 19,600 users having accessed the site. The average engagement time is around 6 minutes per user, while 15% of visitors to the Portal download an EQCover claims PDF document. The functionality of the Portal is intended to be enhanced in subsequent stages, with a second business case to be delivered to the Board in the first half of 2024.	Binary measure

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

Key:

Result not available for the month

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

Output Three - Risk Financing

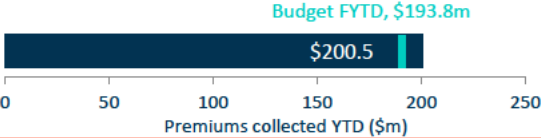
Output 3.1: Maintain a reinsurance programme that supports the delivery of affordable residential natural disaster insurance protection

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

Performance measures


Ref	Measure	Target	YTD Result	Progress - Year to Date	
3.1.1	Reinsurance protection for 2024-2025 is obtained on terms that assure continuity of coverage for all perils, at rates that are lower than the Crown’s cost of capital	01 June 2024		Not yet reportable	Annual measure
3.1.2	Annual consultation with the Crown on risk appetite occurs prior to purchasing reinsurance for 2024-2025	as per measure		Not yet reportable	Annual measure
3.1.3	An annual review of the risk financing strategy is conducted	30 June 2024		Not yet reportable	Annual measure

Output 3.2 - Managing the NDF

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

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

Key:





 Result not available for the month

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

Output Four: Readiness for an event

Readiness is about ensuring Toka Tū Ake EQC and its partners have the right capability and capacity in place to support New Zealanders, should we be required to respond to an event today. We do this by maximising the effectiveness of our NDRM, running scenario exercises, planning for business continuity and identifying areas for improvement. The National Reference Group provides us with invaluable perspectives and input into this work.

Ensuring capacity and readiness for an event

Ref	Measure	Target	YTD Result	Progress - Year to Date
4.1	Document and present to the Board the lessons learned from the 2023 Upper North Island weather events	as per measure		On Track, A preferred supplier from the All of Government consultancy services panel has been selected to deliver this work with support from Toka Tū Ake. A staged approach is being taken for the review with immediate insights being presented in mid-November 2023 along with a recommended plan for Stage 2. Stage 2 is a more detailed look at the insights from Stage 1, culminating in a report on findings by 30 April 2024. Lessons will be presented to the Board by June 2024.
4.2	NDRM insurers attest they have surge plans to support the NDRM to respond to a natural hazard event with up to 100,000 homeowner claims	as per measure		Attestation will form part of the Insurer's annual assurance reporting, which next takes place in June 2024. At a headline level, the Insurer Engagement Workplan (IEW) remains ON TRACK. In total there are eight projects included in the IEW for FY23-24. All are now in-flight with no material delays noted against any of the critical project workstreams.
4.3	Toka Tū Ake EQC and NDRM insurers further develop the NDRM's efficiency and effectiveness as a claims model by completing projects in the approved implementation plan ²²	as per measure		
4.4	New Zealanders have increasing trust and confidence in Toka Tū Ake EQC	as per measure		The result for this measure is based on the annual Public Sector Reputation Index Report. We expect to report on the headline result in our Jun-24 report.

Annual measure

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

Key:



Result not available for the month

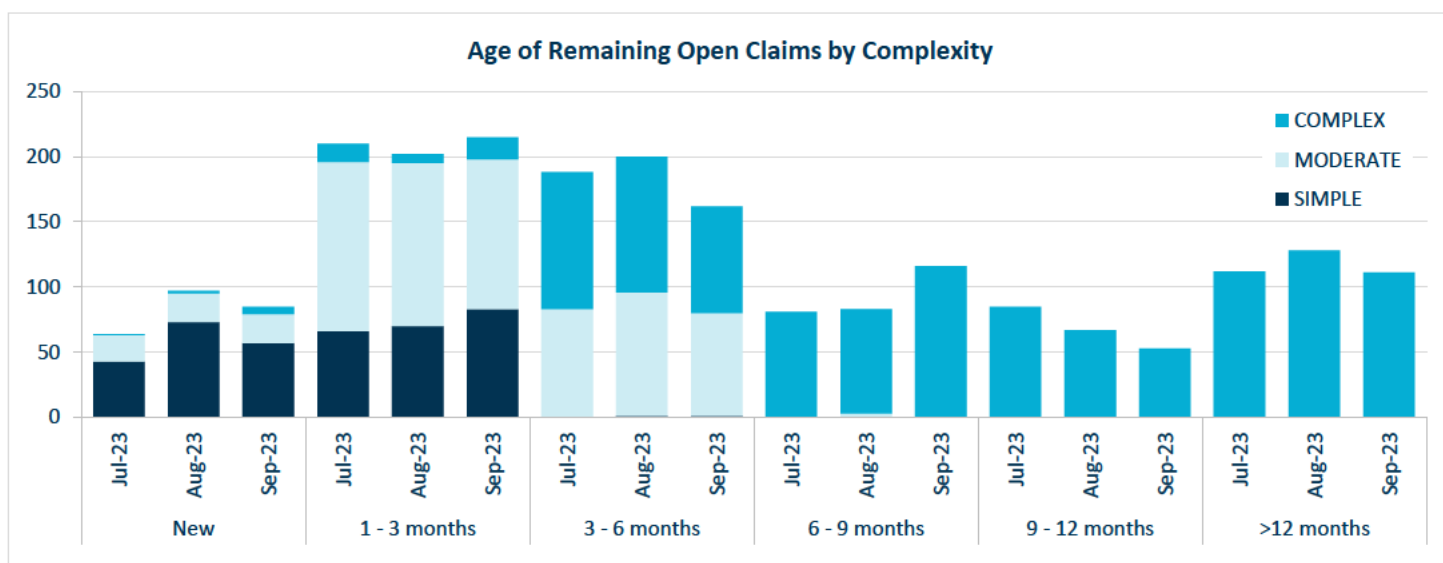
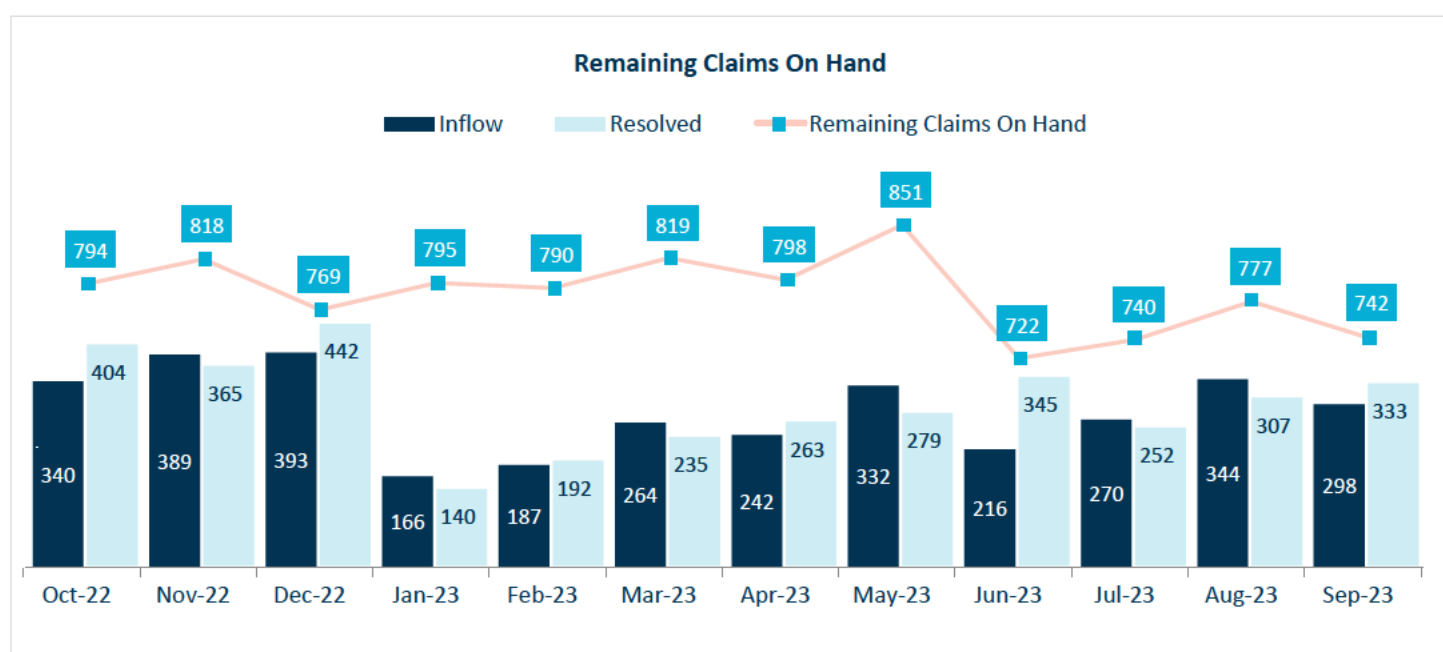
Section 2 - Settlement of the 2010-11 Canterbury earthquake sequence claims

During September, 333 claims were settled, offset by inflow of 298 claims. At month end we have 742 open Canterbury claims on hand (cf. 777 at EOM Aug-23), a reduction of 35 from last month.

Sampling across the month shows that 52% of claims are closed within 3 months of reopening (cf. 69% as at EOM Aug-23), while 16% of settlements were 'aged claims' (claims older than 12 months). Sampling across the month also shows that just under 83% are categorised as 'simple' claims ie. closed or forecast to close by EOM Nov-23. A further 14% are classified as 'standard' complexity (3-6 month forecast duration). Missed damage remains the top reopen homeowner-initiated category, accounting for just under 70% of this month's inflow, with drainage/plumbing related reasons the biggest driver.

The age profile of remaining claims reveals that just over 40% are <3 months old while aged claims (claims >12 months old) account for just under 15%. Settling aged claims remains an ongoing focus. Currently we have 111 aged claims and 169 aging claims (53 aged 9-12 months and 116 aged 6-9 months).

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



Resolution of aged claims continues to be a key priority for our settlement teams. Claims aged >12 months reduced by 13% in September to 111 (cf. 128 last month), and claims aged 9-12 months reduced by 21%, from 67 to 53 claims. Claims aged <3 months remained broadly unchanged at 300 (cf. 299 last month), and claims aged 3-9 months collectively reduced by 2% to 278 (cf. 283 last month).

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Reopen Reason

Missed Damage, 72.0%

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

Homeowner Complaint, 1.2%

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

Additional Payment, 4.6%

Claim has been reopened to make additional payment/s to settle Natural Disaster Damage in accordance with EQC Act, and any other payments required to support resolution of the claim.

Requested information received from homeowner, 2.4%

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



Repair Methodology, 7.8%

Claim has been reopened as the homeowner has concerns regarding elements of the repair methodology* or strategy that was recommended or followed, to settle natural disaster damage in accordance with the EQC Act.

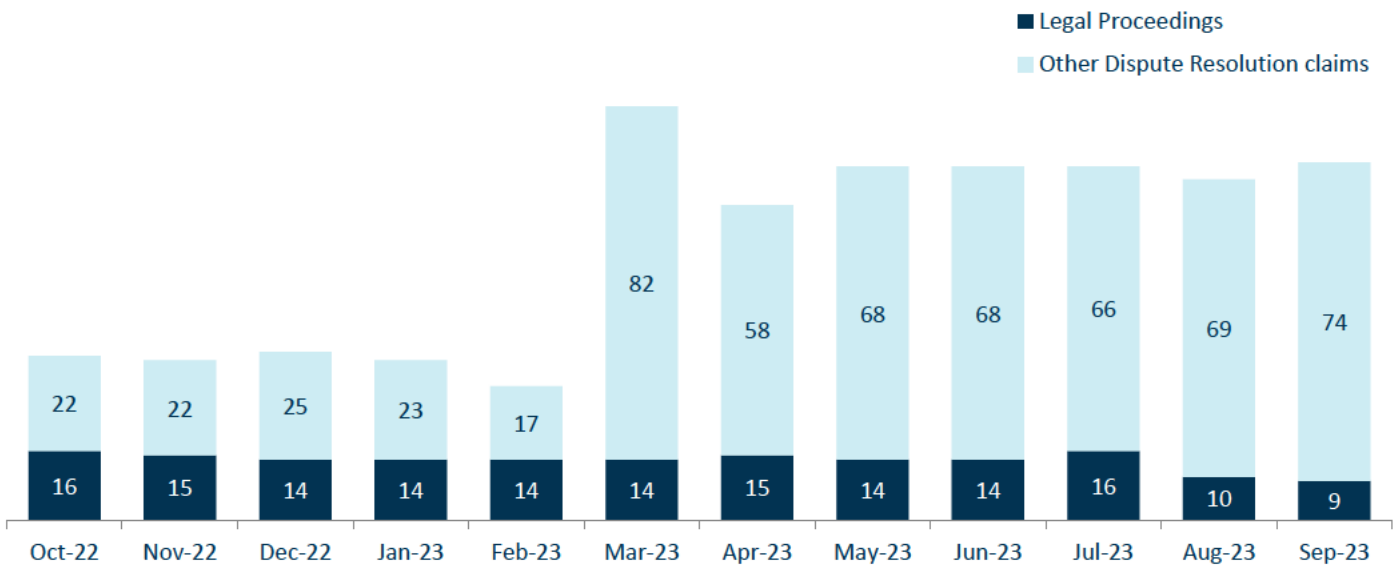
* Methodology: determining a repair strategy for damage relating to Natural Disaster using appropriate qualified specialist assessments.

Repair Quality, 12.0%

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

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

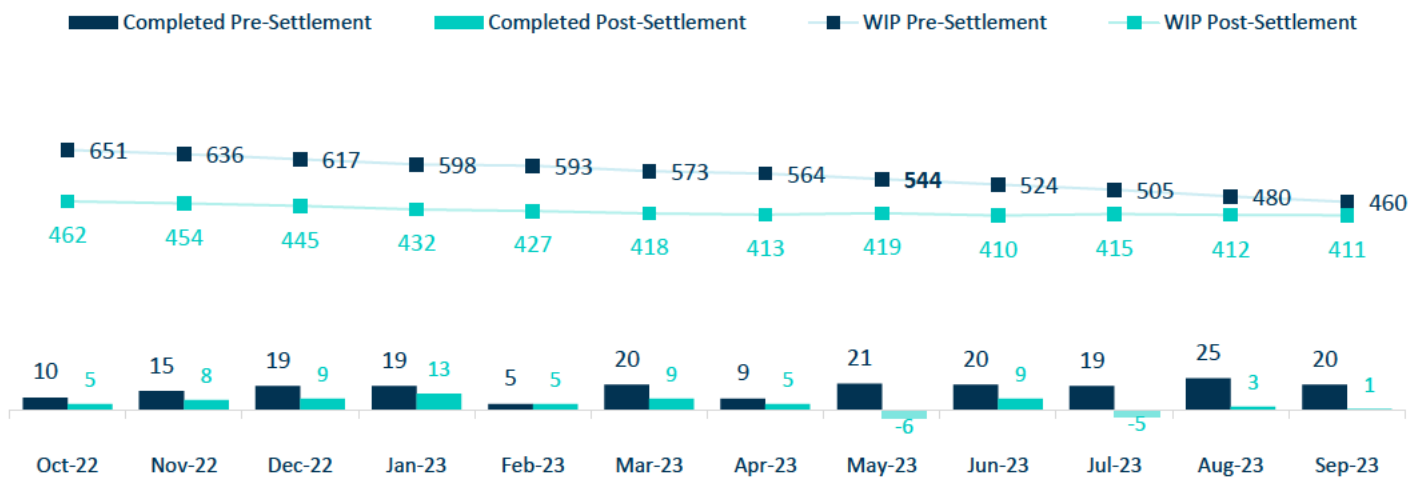
Claims in Dispute



As at 30 September, we have 9 Canterbury claims that are subject to legal proceedings (cf. 10 at EOM Aug-23). Our population of other claims requiring dispute resolution currently stands at 74 (cf. 69 at EOM Aug-23).

Section 2 - Canterbury (cont.)

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



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

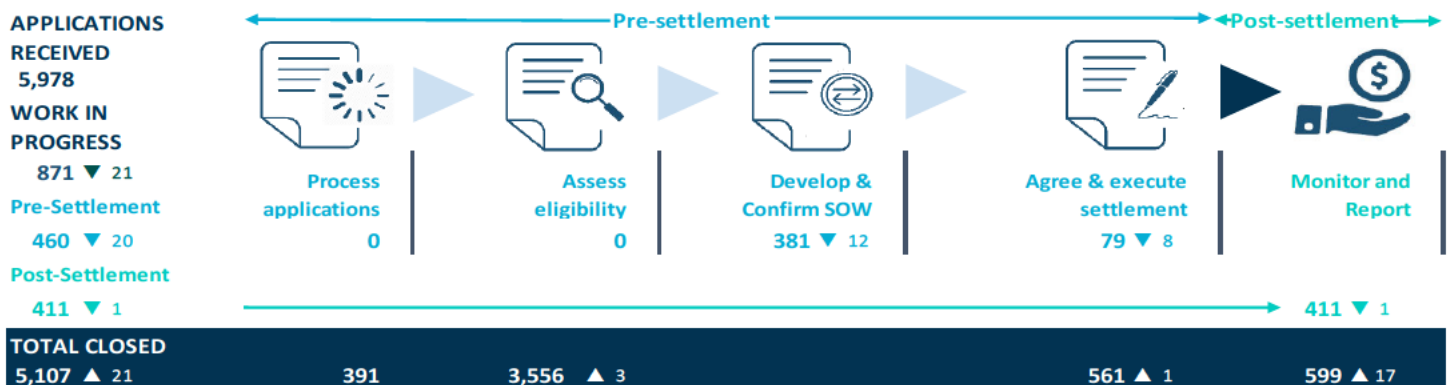
The chart above plots the flow of On-Sold EOIs through the value chain. To date, we have completed the assessment of 5,518* applications ('total closed' (5,107) + 'WIP post-settlement' (411)) of which:

- 1,571 have received an On-Sold settlement agreement or have been resolved without the need to pay Crown funds ('Completed - EQC Payment' (561) + 'Monitor and Report' (1010));
- 766 have been transferred to Toka Tū Ake EQC operations to be managed as they're unlikely to exceed the EQC cap, or do not fit the On-Sold eligibility criteria; and
- 1,037 have been closed due to insufficient information.

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

- **Pre-settlement** - 460 EOIs on hand that are being reviewed for eligibility or are being managed through our On-Sold assessment/ settlement process ('Pre-settlement'), including 79 Awaiting Agreements with Customers.
- **Post-settlement** - 411 (refer to reporting change notation above for definition).

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



SOW - Scope of Works

Section 3 - Claims relating to natural hazard events

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

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

b.) Claims that our insurer partners manage directly under the NDRA

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

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

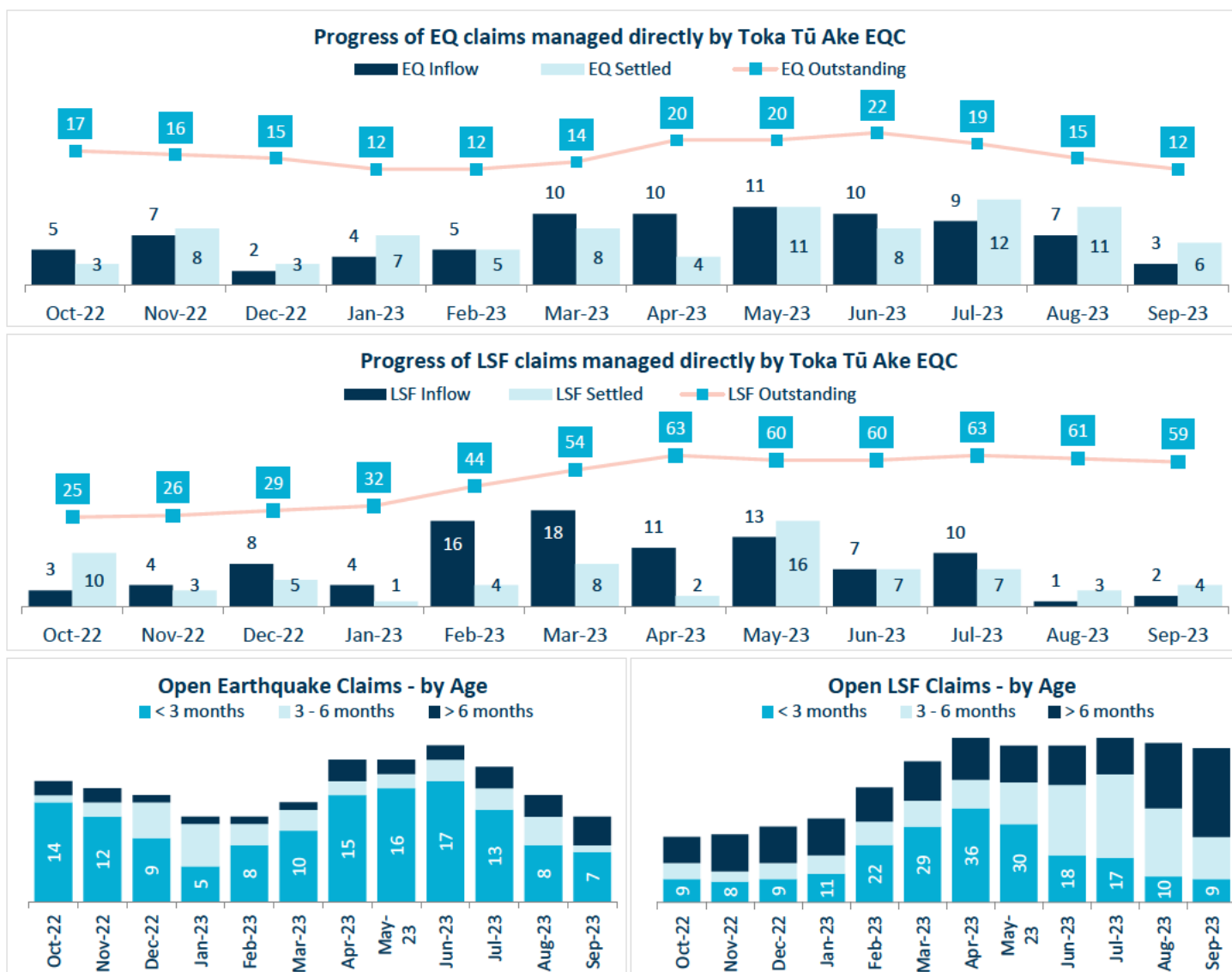
Historic claims managed directly by Toka Tū Ake EQC

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

Population movement across the month

Across September, inflow included 5 new and reopened claims (cf. 8 for Aug-23). The loss cause profile of this month's inflow was 60% Earthquake (EQ) related and 40% Landslip, Storms and Flood (LSF) related.

This month we settled 10 claims. Coupled with an on-hand population of 76 at the end of last month, we have 71 claims on hand at month end that we're directly managing.



Note: Inflow refers to claims lodged as well as reopened

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

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

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

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

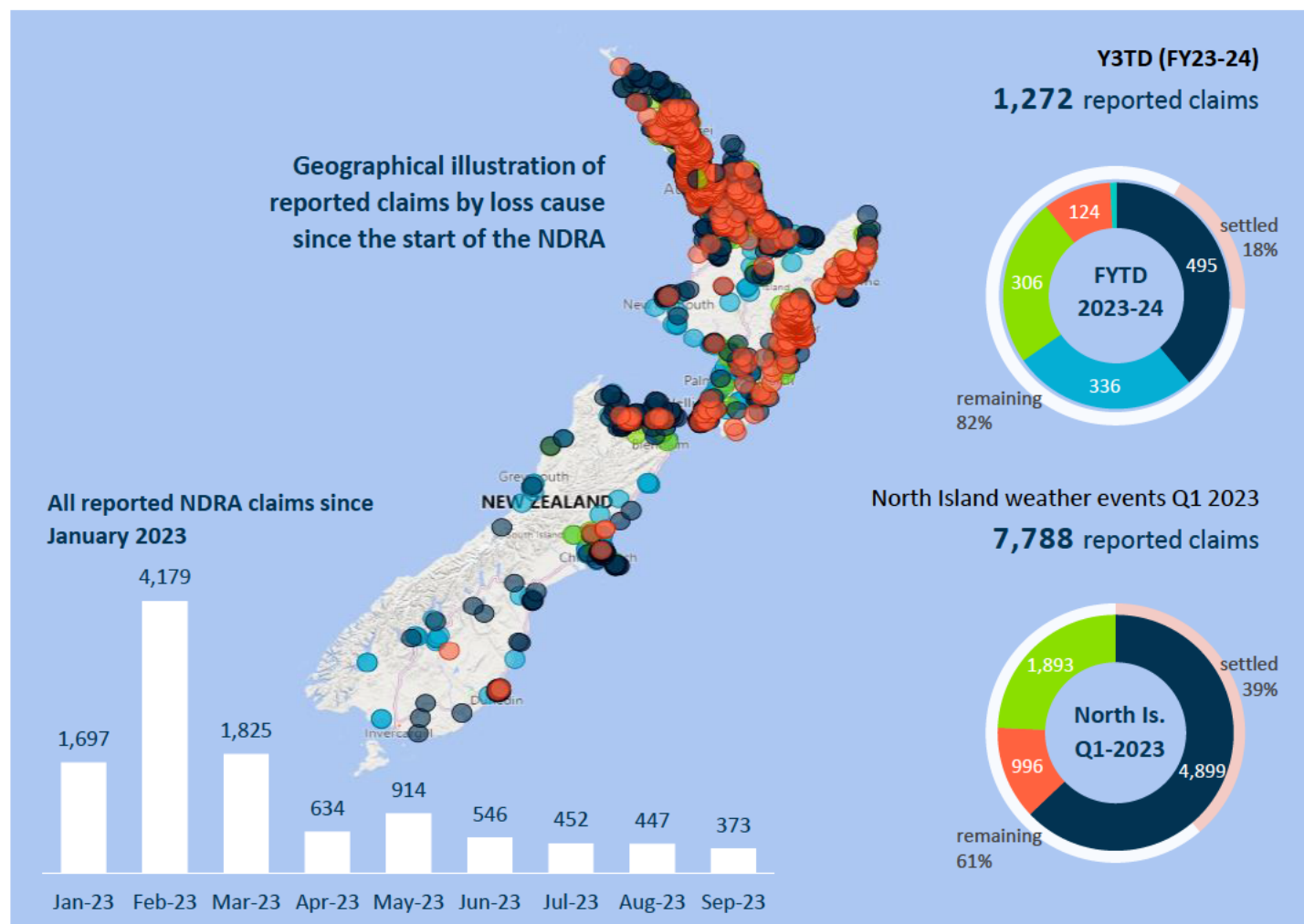
Since the commencement of the NDRA, we've received 16,510 claims (cf. 15,993 reported last month). Over 82% of reported claims are related to a weather event.

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

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

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

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



Note: Due to updated information received from insurers, the reported claims total for Aug-23 has been revised in September 2023.

Section 4 - Resilience

Progress summary

On our Resilience Three Year Priorities



Coordinated & targeted Research investment

Across the quarter to 30 September 2023:

- 6 new research contracts commenced and 4 were completed.
- The contestable round for the Biennial Grants 2024 began in July 2023. We received 80 applications, 25 of which were invited to submit a full proposal. We are expecting to fund ~16 new research projects in January 2024.
- Our new research project: “Ka mate kāinga tahi, ka ora kāinga rua: legal barriers and obligations in improving Māori access to dwelling insurance” has commenced and is aligned with the delivery of our Te Ao Māori strategy.
- Development of the National Liquefaction Model continues. A workshop will be held in October 2023 with the Project Steering Group (including members from Toka Tū Ake EQC, GNS Science, MfE, MBIE, University of California, Aon and Environment Canterbury), peer reviewers, and Tonkin & Taylor to discuss the proposed concept design for the National Liquefaction Model.



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



A renewed focus on the strategic value of Data and information

Across the quarter to 30 September 2023:

Progression of the Natural Hazards Portal (Portal)

- The Natural Hazards Portal was successfully launched on 26 July following Board approval. This first stage gives users the ability to geospatially view our Toka Tū Ake natural hazard claims data to better understand previous natural hazard events in specific areas.
- Since its launch, feedback from both the public and our stakeholders has been overwhelmingly positive, with over 19,600 users having accessed the site. The average engagement time is around 6 minutes per user, while 15% of visitors to the Portal download an EQCover claims PDF document.
- The functionality of the Portal is intended to be enhanced in subsequent stages, with a second business case to be delivered to the Board in the first half of 2024.



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

Section 4 - Resilience (cont.)



Public Education measures to raise public awareness

Survey results for the quarter to 30 September 2023 and FY23-24 year to date results:

Percentage who,
say that they thought about potential risks of natural hazards when buying or looking to buy a property.
Target >75%, Q1 result 89%, **FYTD23-24 result 89%**

Q4
-%
result

Q3
-%
result

Q2
-%
result

Q1
89%
result
n=212

FY23-24
89%
result
n=212

Percentage who,
are aware they can take action to make their homes safer and stronger for disaster events.
Target >60%, Q1 result 72%, **FYTD23-24 result 72%**

Q4
-%
result

Q3
-%
result

Q2
-%
result

Q1
72%
result
n=1,005

FY23-24
72%
result
n=1,005

Percentage who,
where possible, have taken action as home owners on any of the six key preparedness actions promoted by Toka Tū Ake EQC.
Target >55%, Q1 result 61%, **FYTD23-24 result 61%**

Q4
-%
result

Q3
-%
result

Q2
-%
result

Q1
61%
result
n=596

FY23-24
61%
result
n=596

Across the quarter to 30 September 2023:

- A further three years of Public Education sponsorship have been confirmed for long-standing partner Te Papa Tongarewa. The sponsorship will continue a number of existing initiatives while also enabling the creation of some exciting new pieces of work – including a touring exhibition focused on natural hazard risk and community resilience.
- Three workshops have been held to kick off the process of redeveloping the Toka Tū Ake Public Education Strategy. The workshops featured ideas and input from internal and external contributors and will now be followed by smaller focus groups.
- Our After Quake 'Double Take' campaign rolled out to the public following the earthquake centred near Geraldine on Wednesday 20 September. The campaign is designed to utilise the window of opportunity presented by strongly or widely felt earthquakes to inspire risk reduction actions. Other campaign material has also been in-market recently, including our home buyers material and Make Your Place Quake Safe content.



Click the image above to view our Quake Safe Guide



Accelerating the synthesis & Translation of research outputs

Across the quarter to 30 September 2023:

- As part of our science communication webinar series we had one seminar on "Story telling for science communications", which was attended by approximately 60 people. The panel included Ceridwyn Roberts, Julian Thomson and Toka Tū Ake Māori senior communication advisor Hema Wihongi.
- A review of the Natural Hazards portal model was undertaken by our research partners from Massey University. This has delivered important findings relating to behavioural theory that will inform the ongoing development of our Natural Hazards Portal.

Section 4 - Resilience (cont.)



Developing reciprocal Partnerships

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

Across the quarter to 30 September 2023

- We have continued to support the Ministry for the Environment with the development of a National Policy Statement for natural hazards management. This has involved drafting and delivering an initial 'strawperson' to MfE.
- We supported the NZ Planning Institute in developing position statements on the various RMA reforms.
- We actively participated in the annual QuakeCore conference, providing a presentation on our 'Risk Tolerance Framework' and the 'Natural Hazards Portal'.
- We reviewed the slope stability guidance for the NZ Geotechnical Society.
- We continue to support university planning courses, having undertaken a 2-day lecture series at University of Canterbury. Another session will be undertaken at Otago University in the next quarter.
- We continue to sponsor the New Zealand Lifelines Council. Sponsorship arrangements will be reviewed this year to evaluate future requirements.



Perceptions of Toka Tū Ake EQC

Surveying of key stakeholders (annual) and the general public (quarterly)

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

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

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

Section 5 - Homeowner Focus

Homeowner engagement under the Natural Disaster Response Agreement (NDRA)

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

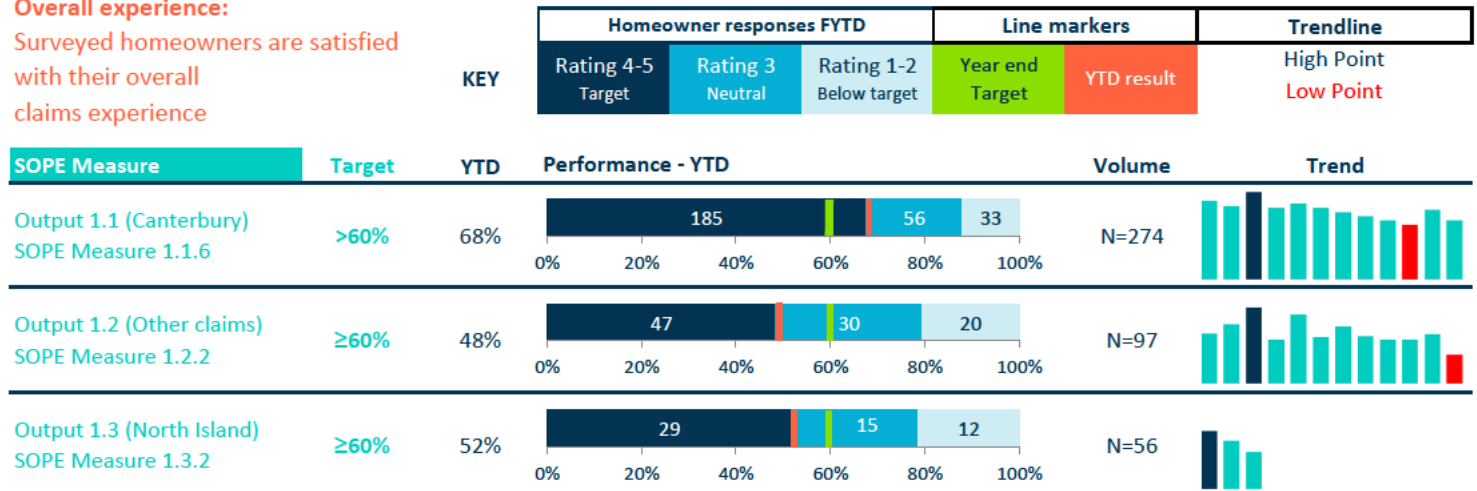
Are there any significant changes to our FY23-24 homeowner experience reporting from last year?

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

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

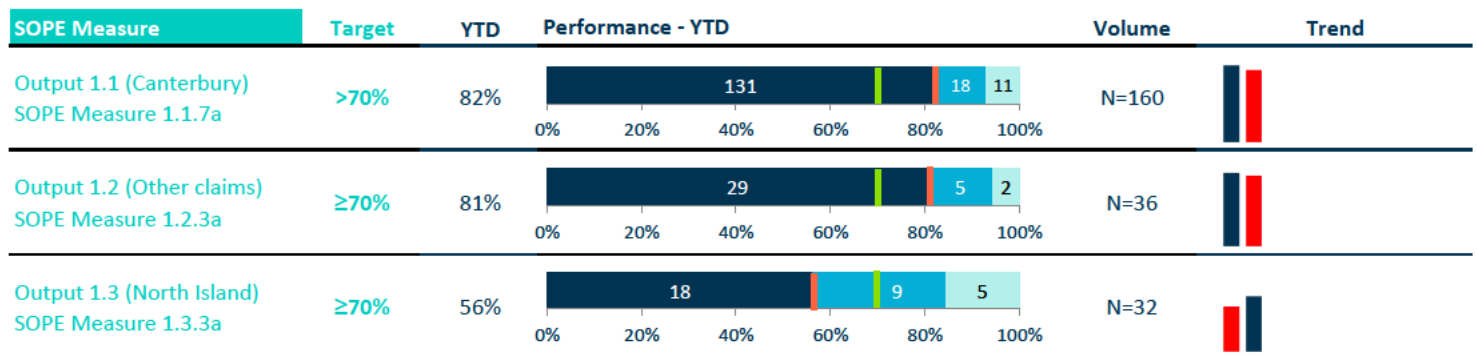
Overall experience:

Surveyed homeowners are satisfied with their overall claims experience



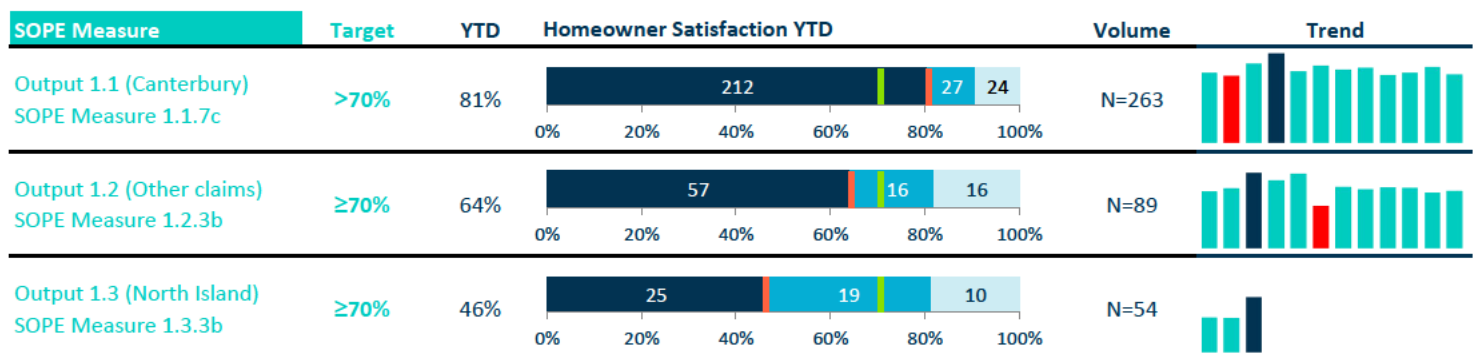
Ease of interaction:

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



Quality of communication:

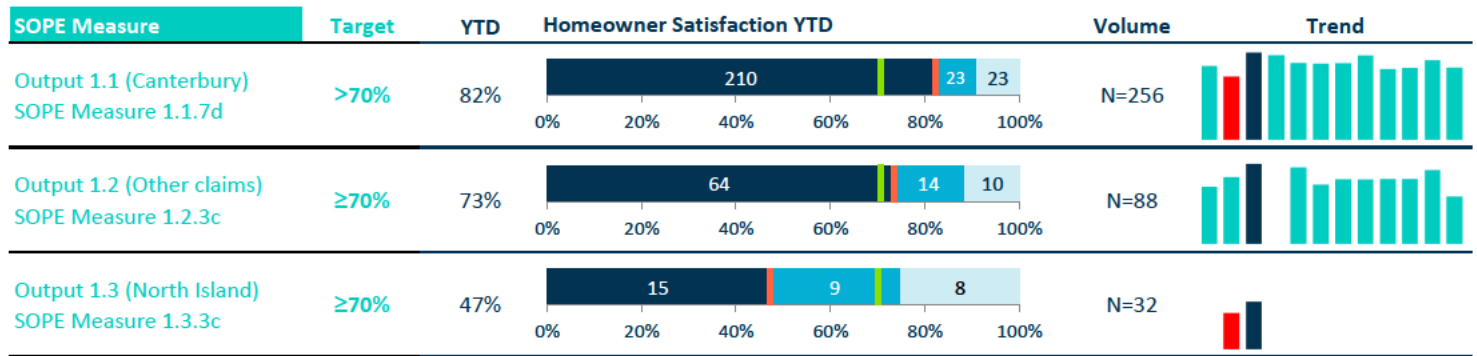
Surveyed homeowners agree Toka Tū Ake EQC (or its partner (Outputs 1.2-3)) provided clear and concise communication and homeowners were clear on next steps for their claim



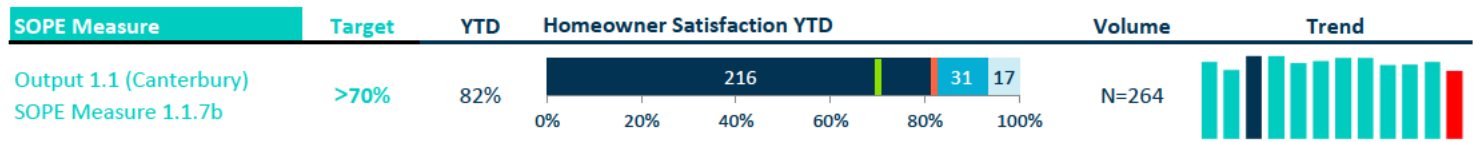
Section 5 - Homeowner Focus (cont.)

Acted as experts:

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

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

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

**Commentary relating to homeowner satisfaction trends**

Explanatory note: Less trend lines may be seen because homeowner satisfaction with regard to "ease of interaction" and output class 1.3 survey questions have only been measured for FY2023–2024.

Section 5 - Homeowner Focus (cont.)

Timeliness of complaint resolution

KEY

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

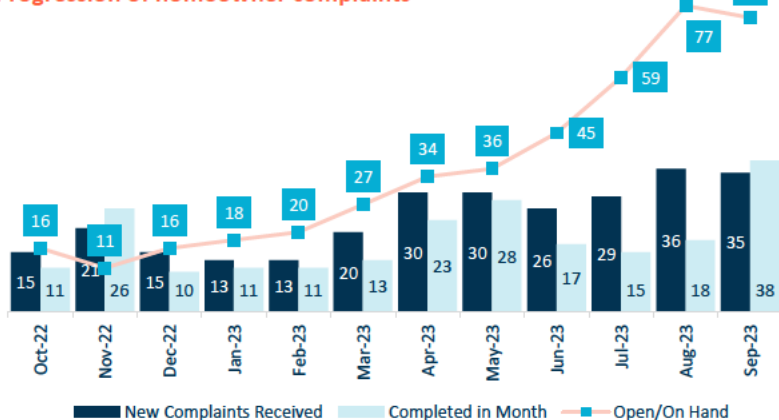
Trendline

High Point

Low Point

SOPE Measure	Target	YTD	Timely resolutions YTD	Volume	Trend - timely resolutions
Output 1.1 (Canterbury) SOPE Measure 1.1.8	95%	71%		N=7	
Output 1.2 (Other claims) SOPE Measure 1.2.4	90%	51%		N=37	
Output 1.3 (North Island) SOPE Measure 1.3.4	90%	65%		N=40	

Progression of homeowner complaints



Overall this month

We received 35 new complaints offset by 38 resolved, leaving 74 open on hand at month end.

Canterbury

4 new complaints received this month and 2 resolved, 11 open on hand at month end.

Other claims, including NDRA*

We received 31 new complaints offset by 36 resolved, leaving 63 open on hand at month end.

*Aug-23 figures revised to include additional complaints, as advised by insurers in Sep-23.

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

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

For claims that we are directly managing

- The complexity profile of our on hand complaints includes: simple (2); standard (2); and complex (7).
- The categorisation of these on hand complaints includes: service related (1); process related (4); and technical (6).

Total call, email and post volume

	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Customer calls service
Outbound - Inbound Ratio	12:88	11:89	13:87	12:88	10:90	12:88	Across September, our grade of service was 92% (cf. 96% last month). Actual inbound calls for the month (N=1,663) was lower than forecast (N=1,885).
Grade of Service	88%	94%	97%	96%	96%	92%	
Abandonment Rate	1%	0.3%	0.2%	1%	0.2%	0.5%	
Roll Over No Answer	12	6	3	16	3	8	
Total Calls	1,633	2,013	1,763	1,928	1,939	1,897	
Total Email and Post	2,195	2,322	2,294	2,338	2,985	2,844	

Customer experience

The customer experience this month remains high, increasing to 97% (cf. 95% for Aug-23) across 543 customers surveyed (cf. 879 surveyed last month).

Explained: Grade of service

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

Explained: Customer experience rating

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

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

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

Section 6 - Media Coverage

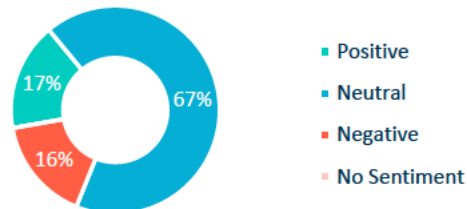
Traditional media coverage across the month

Toka Tū Ake EQC was mentioned in 72 media articles this month, down from 99 last month. Of the coverage this month, 84% was either positive or neutral (cf. 93% of sentiment last month was either positive or neutral). Negative stories rose from last month's 7%, to 16% with 12 stories, all relating to the North Island weather events.

Coverage by theme across the month



Sentiment of coverage across the month



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

Positive coverage across the month (17%)

Positive coverage across the month was all about risk reduction and resilience. These stories focused on the Natural Hazards Portal, public education awareness, and funding of research projects into flood risk mapping.

Neutral coverage across the month (67%)

Neutral coverage this month mostly focused on political debates and stories on the Upper North Island weather events. Comments from our spokespeople helped to neutralise a large number of the stories on EQCover claims resulting from the Upper North Island weather events.

An example where we were able to neutralise by providing a contextual comment, was in an article that ran in the Westport News: Spokesperson Kate Tod said many would take more than a year to settle - and homeowners needed to be aware of what the agency could cover.

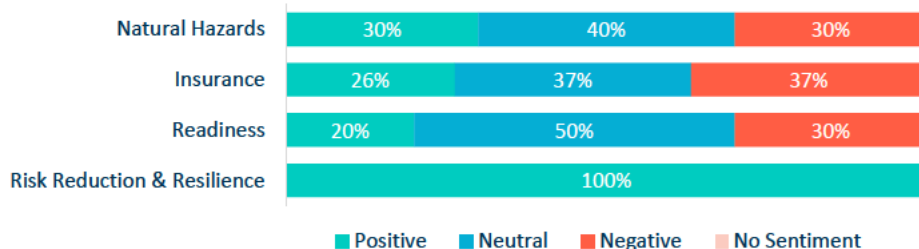
Negative coverage across the month (16%)

Negative coverage this month centred around stories focused on EQCover claims resulting from the Upper North Island weather events.

Media releases

Toka Tū Ake released one media release this month on [natural hazards education tested in Rotorua school](#). We shared it in personalised emails to local media in Rotorua, but they didn't run the story. We also shared on LinkedIn and it was reposted by four of our followers.

Sentiment of coverage by theme across the month



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

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

Social media reporting

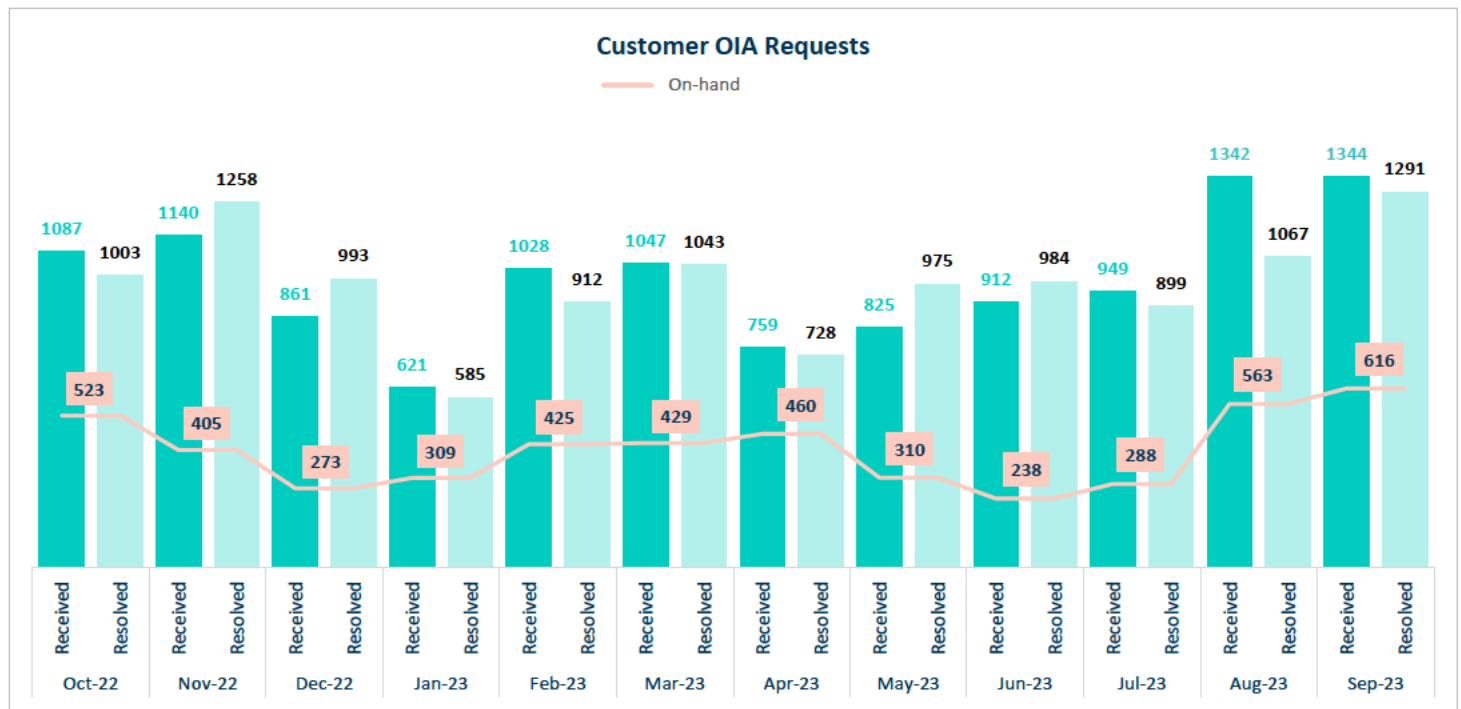
The team have developed a new social media strategy that will focus our social media activity on Linked In (with a focus on reaching stakeholders, partners, and potential employees and staff) and Facebook (aiming to connect with homeowners with insurance and risk-reduction messages). The team are still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

Section 7 - Official Information Act (OIA) Requests

From the start of the current financial year, reporting on customer requests for information has been widened to include all information requests we receive from customers.

Our widened reporting encompasses two other information request workstreams. One of these workstreams is for information requests for property related files, which is processed under either section 31A of the Earthquake Commission Act 1993 or the Official Information Act 1982. The other workstream covers information requests that our Contact Centre are able to resolve directly - in the chart below this workstream is referred to as 'CC RFIs'.

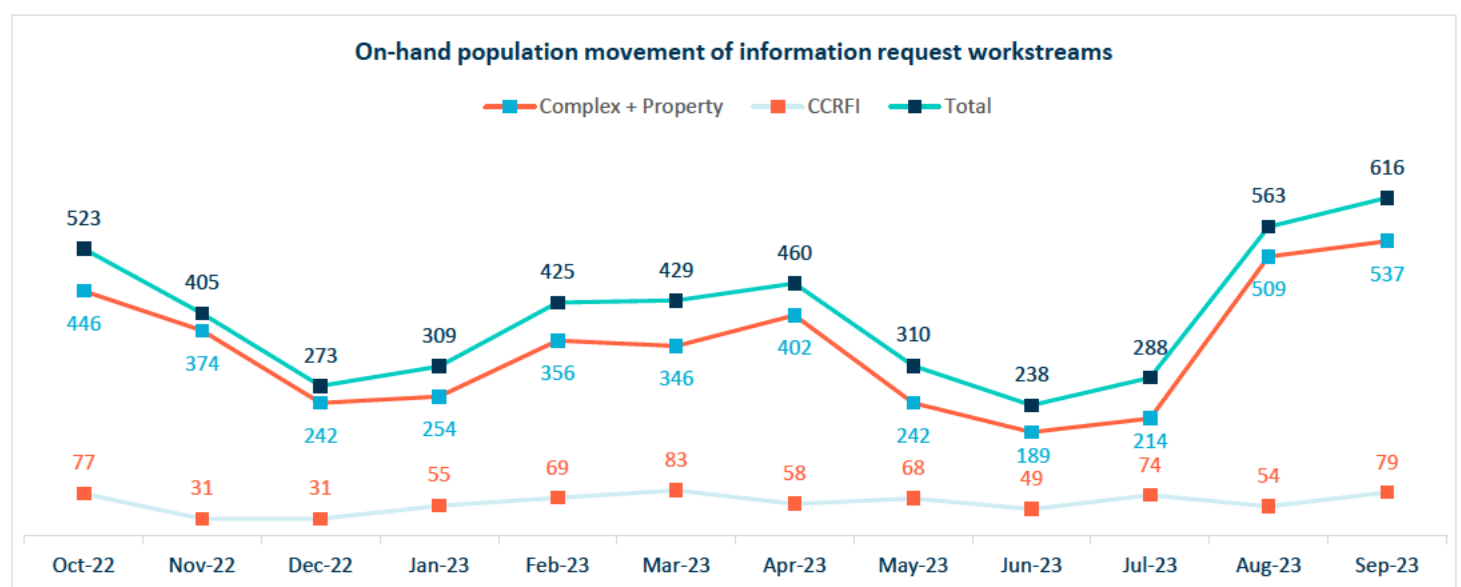
From October 2022, we have been reporting received and resolved volumes at the total level, moving away from reporting volumes at a workstream level.



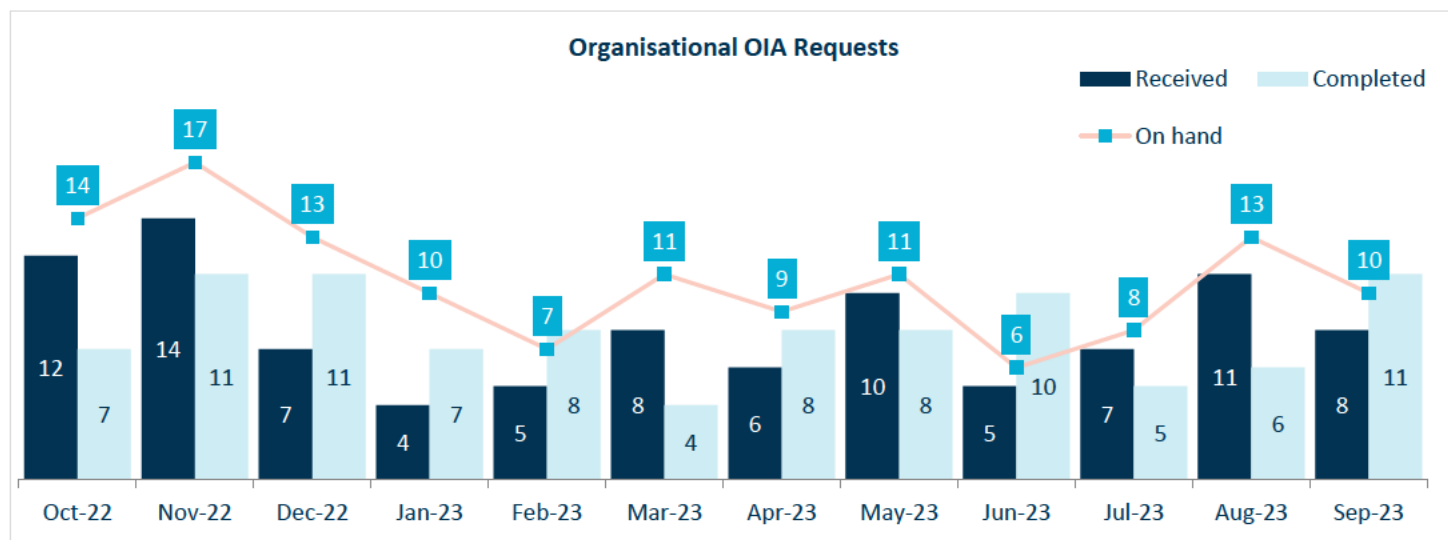
Across September, our Customer OIA and Contact Centre Teams received 1,344 new OIA requests (cf. 1,342 for Aug-23). Coupled with the 563 requests on hand from last month and resolution of 1,291 requests this month, we have 616 requests on hand at month end.

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

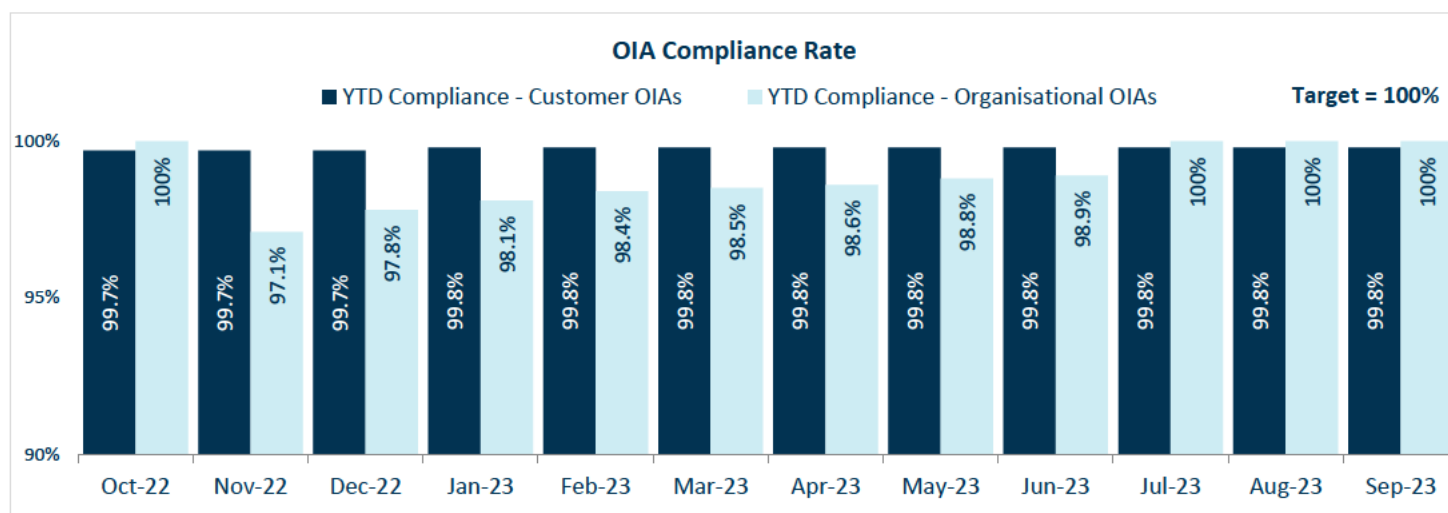
The chart below shows the month-on-month population movement of the three customer information request workstreams.



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



Across September, our Government Relations Team received 8 new high level OIA requests (cf. 11 in Aug-23). Coupled with the 13 requests on hand from last month and 11 completed requests this month, the team have 10 requests on hand at month end.



Across September, our Customer OIA and Contact Centre teams achieved a compliance rate of 99.8% across 1,291 completed responses, with two non-compliant responses reported this month. Given the large volume of information requests managed by the team, the compliance rate for the FYTD remains unchanged on 99.8%.

During the month, our Government Relations Team achieved a compliance rate of 100% across 11 completed responses. The compliance rate across for the FYTD remains at 100%.

Ombudsman review of complaints received

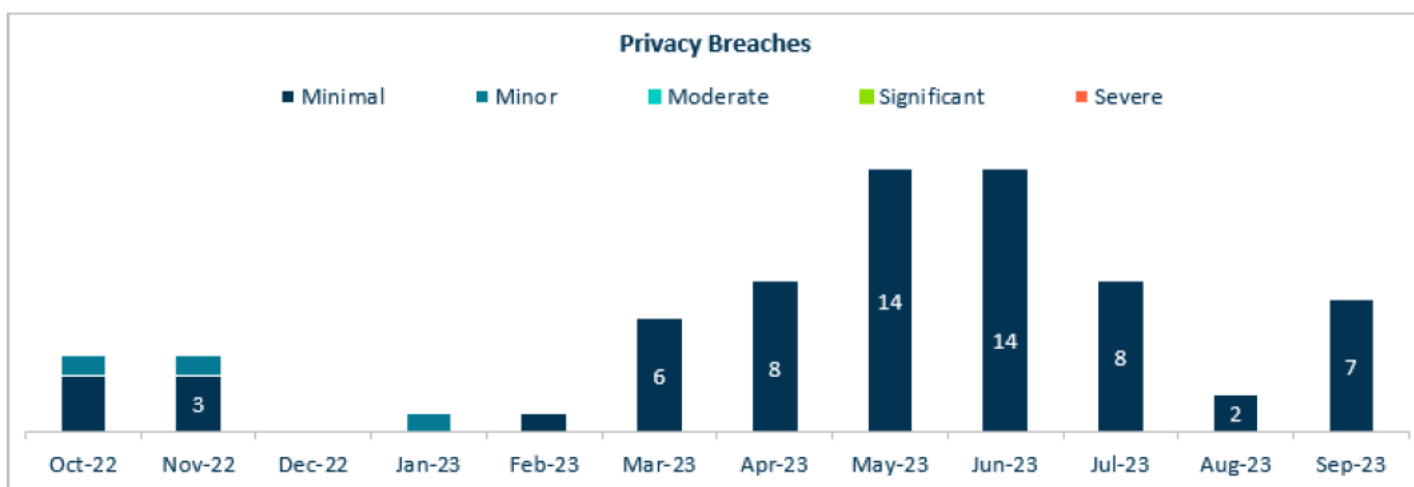
Across September, we received one notice of investigation into a complaint under section 13 of the Ombudsmen Act (non-OIA related complaint) received by the Ombudsman. In total, across the FYTD we have received three notices of investigation. The Ombudsman has not formed any formal investigation opinions within the reporting period that Toka Tū Ake was deficient.

Ministerial correspondence

Across September, we received 5 requests to draft a response for the Minister's Office. Across the FYTD, we have received a total of 9 requests. We also assisted Te Tai Ōhanga - the Treasury in drafting a response for the Minister's Office.

Section 8 - Data Protection

Across September, 7 privacy breaches (cf. 2 for Aug-23), all rated as of minimal severity, were recorded by the Risk and Compliance Team. All reported breaches was assessed against the Government Chief Privacy Officer (GCPO) categorisation system and none have met the serious harm threshold requiring reporting to the Office of the Privacy Commissioner.



Privacy breaches

Across September, four reported breaches occurred within Toka Tū Ake EQC and three relate to insurers. This reflects an increase on August, but it maintains a general downward trend that began in May 2023.

Privacy Assessments

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

Breach severity categories

Following the new Privacy Act 2020, which came in to effect on 1 December 2020, all breaches are now assessed against the Government Chief Privacy Officer Tool (GCPO).

The GCPO categorisation system allows for transparent internal and external reporting on privacy incidents, and allows for benchmarking and direct comparisons of reported incidents across government agencies.

The rating categories are: 'Minimal', 'Minor', 'Moderate', 'Significant', and 'Severe'.

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

Section 9 - Our People

Across September, our permanent workforce headcount increased by 3, while our temporary headcount reduced by 2.

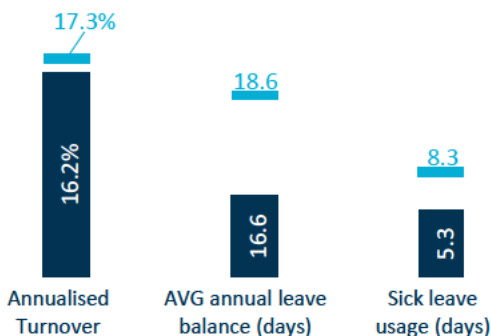
Across the month, our average annual leave balance rose slightly by 0.6 days to 16.6 days, remaining below the 2022 public sector average ('sector average') of 18.6 days.

Average sick leave usage increased slightly by 0.1 days to 5.3 days and also remains below the sector average of 8.3 days.

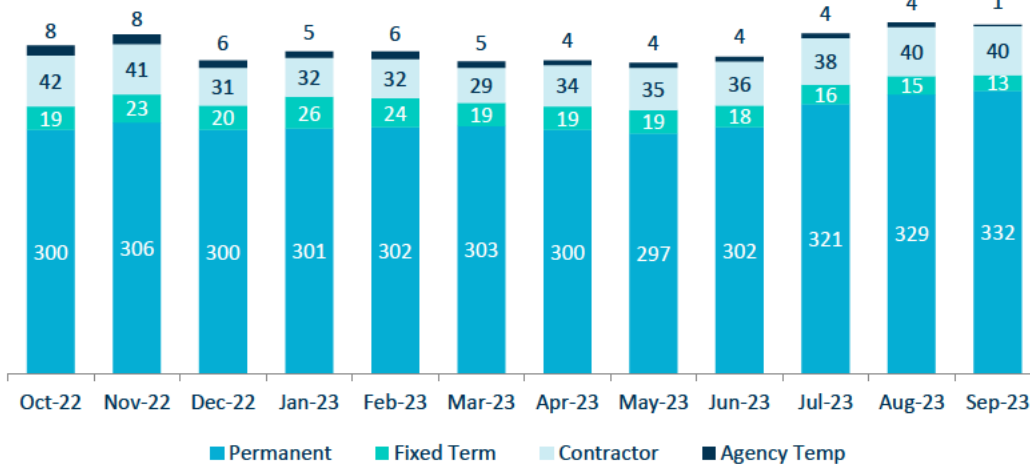
Meanwhile, annualised turnover ('voluntary turnover') increased by 0.1% across the month to 16.2%, which is below the sector average of 17.3%. The PC&C team actively engages with people leaders to understand the reasons behind employee departures, to talk about the requirements that must be met going forward, and to emphasise the value of having effective and quality conversations with staff to address issues relating to retention. Additionally, the team works to keep staff members engaged by providing regular feedback as part of their personal development plan.

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

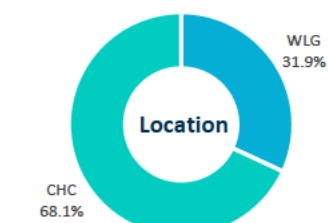
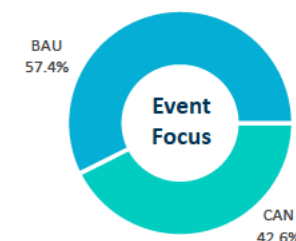
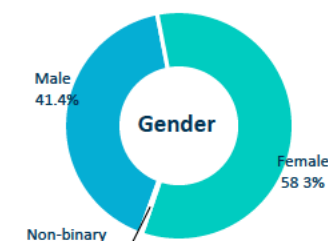
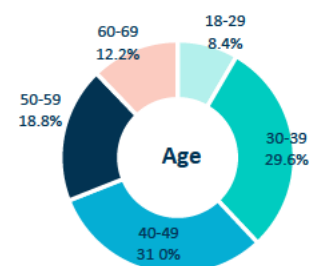
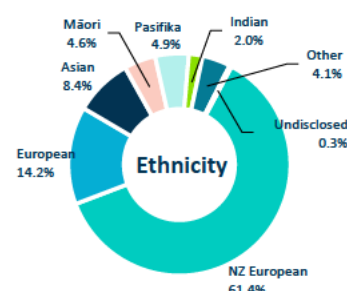
2022 Public Service Sector AVG



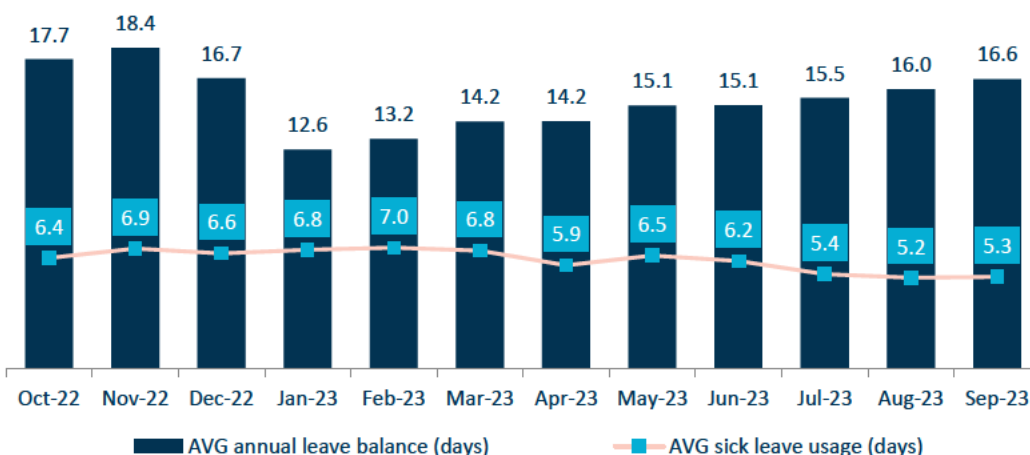
Headcount Movement



Our Workforce Profile



Annual and Sick Leave



The increase in the average annual leave balance to 16.6 days is expected, as our staff anticipate reducing their leave balance over the Christmas-New Year period. Annual leave balances are projected to reduce by the end of January 2024.

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