

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 (SoPE). Below is a summary for 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 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 is one of our public accountability documents which can be found here:

https://www.eqc.govt.nz/sites/public_files/documents/publications/EQC-SoPE-2019.pdf

Section 2 - Canterbury

This section tracks the progress of outstanding claims arising from the Canterbury sequence of earthquakes 2010-11. It shows how many claims are open or have been reopened (inflow), how many claims have been resolved during the month (resolved), and how many are outstanding at the time of reporting (total outstanding (on hand)). We also track how long claims have been open for (age of outstanding open claims).

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 damage for which a claim may be lodged

Section 4 - Customer Satisfaction

We monitor customers' satisfaction with their interactions with EQC. There are two parts which align to the customer satisfaction metrics in the SoPE: Service Quality and Kept Informed. The data comes from the customer satisfaction survey that TNS Kantar undertakes on our behalf each month. This section also summarises call volume data.

Due to timing, the customer satisfaction results are reported a month in arrears.

Section 5 - Media

This section monitors 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).

Section 6 - Official Information Act (OIA) Requests

The OIA section monitors the number of OIAs received, completed and left on hand at the end of the month. The OIAs are divided into two types: those in which customers' request information and/or supportive information from us on their claim (customer OIA), and the OIA requests that relate directly to EQC and/or its operational activities (high level OIAs). The compliance rate for both types is being monitored.

Section 7 - Privacy Breaches

This section provides a monthly update on EQC's compliance matters, in particular, privacy breaches.

Section 8 - HR Operations

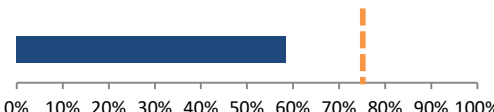

This section tracks EQC's average annual leave balance and sick leave usage and compares them to the Public Service Benchmark. Information in this section also includes a broad profile of EQC's workforce.

*A section on Kaikōura has been excluded as it includes private commercially sensitive insurer data.

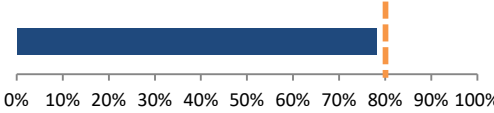

Section 1 - Statement of Performance Expectation measures - monthly monitoring

Output Two - Event Response

Output 2.1 - Settlement of Canterbury 2010-11 Earthquake Sequence Remedial Claims

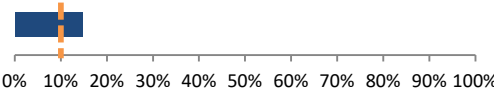

Ref	Measure	YE Target	Result	Progress - YTD	Status/Trend
2.1.1	Outstanding claims over six months old, on hand at 30 June 2019, are settled by 31 December 2019	75%	58%		

Commentary: By 31 December 2019, we had closed 58% of claims that were outstanding (over 6 months old) at 30 June 2019. Consequently we did not achieve the target for this measure. As at 30 June 2020 we had closed 73% of these claims, up from 71% at the end of May.

2.1.2	Inflow of reopened claims lodged post 1 January 2019 will be settled within six months of reopened date*	80%	78%		
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Commentary: Approximately 60% of claims reopened in December 2019 were settled within 6 months, probably impacted by seasonal impacts of public holidays, together with delays associated with the Covid-19 lockdown. This reduced our full year result by 2 percentage points to 78%, below our 80% target.


*Including claims opened from 1 January 2019 to 31 December 2019 will give a financial year (1 July 2019 to 30 June 2020) result in terms of "settled within six months"


2.1.4	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months	<10%	14.7%		
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Note: this is a reverse target


Commentary: This financial year we have reopened 14.7% of settled claims within 6 months of closure. This is a slight deterioration since May (13.9%).


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

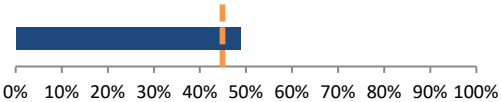
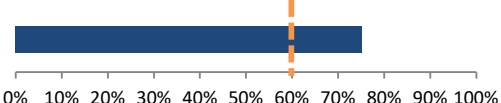
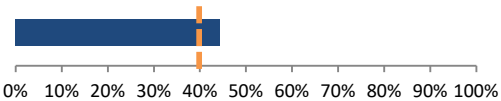
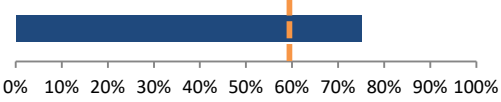
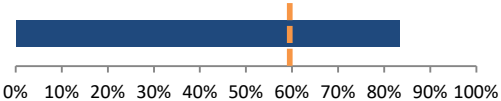
 No change in performance trend

 Performance trend decrease

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

Output Two - Event Response

Output 2.1 - Settlement of Canterbury 2010-11 Earthquake Sequence Remedial Claims - cont.

Ref	Measure	YE Target	Result	Progress - YTD	Status/Trend
2.1.5	The proportion of surveyed customers who indicate satisfaction about their overall claim settlement process	≥ 45%	49%		On track for delivery ↔
2.1.6	The proportion of surveyed customers who agree or strongly agree that the overall quality of the service received while making the claim (during recent claim experience) was good	≥ 60%	75%		On track for delivery ↔
2.1.7	The proportion of surveyed customers who indicate that they were well informed during the claims settlement process	≥ 40%	44%		On track for delivery ↓
2.1.8	The proportion of surveyed customers who agree or strongly agree that they were kept well informed during their recent claim experience	≥ 60%	75%		On track for delivery ↔
2.1.9	The proportion of surveyed customers who agree or strongly agree that the overall manner of the people they had contact with (during your recent claim experience) was good	≥ 60%	83%		On track for delivery ↔

Commentary: 'Overall Satisfaction' (2.1.5) amongst our Canterbury customers remains steady with an unchanged YTD average result of 49%, while our performance in ensuring our Canterbury customers were 'Kept Informed' (2.1.7) dropped slightly to 44%. Satisfaction of Canterbury customers with their recent experiences across the measures of 'Overall Quality of Service' (2.1.6), 'Kept Informed' (2.1.8) and 'Overall Manner' (2.1.9) remained steady and are tracking well above their respective targets.

Note: Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 May 2020.

Key:



Result not available for the month



Potential risk of not achieving target



Performance trend increase



On track for delivery



Target highly unlikely to be achieved



No change in performance trend

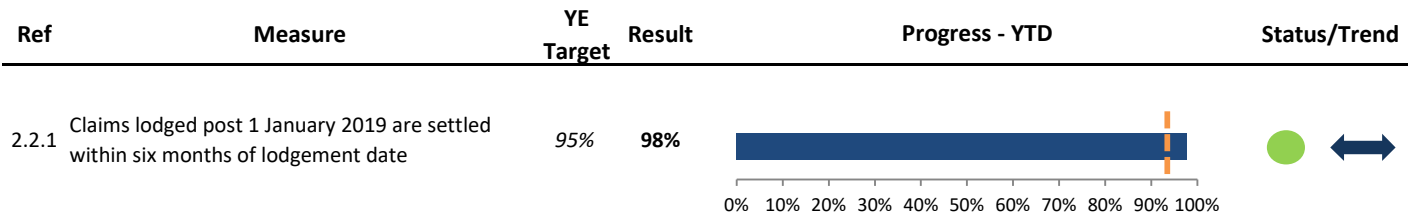


Performance trend decrease

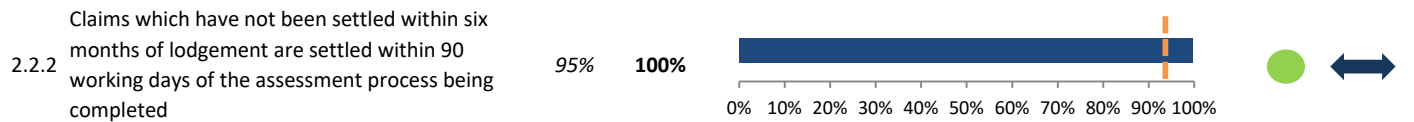
Section 1 - Statement of Performance Expectation measures - monthly monitoring (cont.)

Output Two - Event Response

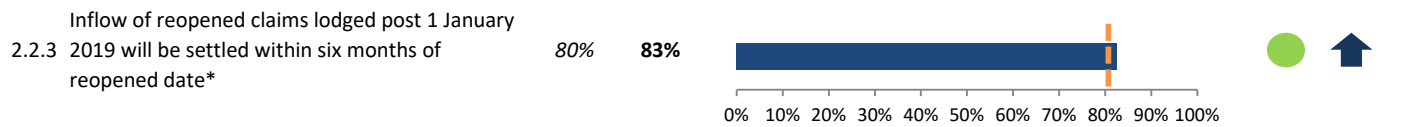
Output 2.2 - Claims Relating to Natural Disaster Events (excluding Canterbury)



Commentary: As at 30 June, 98% of claims lodged post 1 January 2019 have been settled within 6 months of lodgement, exceeding the required standard.

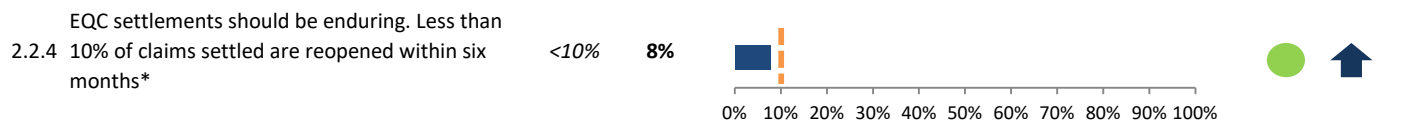


Commentary: This financial year, all claims that were not settled within 6 months, have subsequently been settled within 90 working days of the completion of the assessment process.



Commentary: 83% of claims that were reopened in January-to-December 2019 have been settled within 6 months of being reopened, ahead of our 80% target.

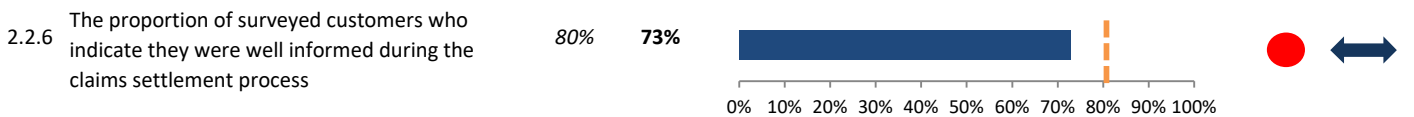
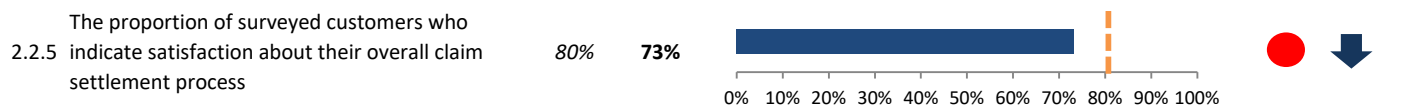
*Including claims opened from 1 January 2019 to 31 December 2019 will give a financial year (1 July 2019 to 30 June 2020) result in terms of "settled within six months"



Note: this is a reverse target

Commentary: As at June year end, the rate of enduring settlement measures 8%, favourable to our <10% target.


*The start date for this rolling measure is 1 January 2019





Commentary: 'Overall Satisfaction' (2.2.5) amongst our customers was impacted by other natural disasters and continued to drop, with a result of 73% (vs. 74% last month). The recent slide in satisfaction with how well customers were 'Kept Informed' (2.2.6) was halted with an unchanged YTD result of 73%.


Note: Customer satisfaction is reported one month in arrears, therefore the results reported are as at 31 May 2020.

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

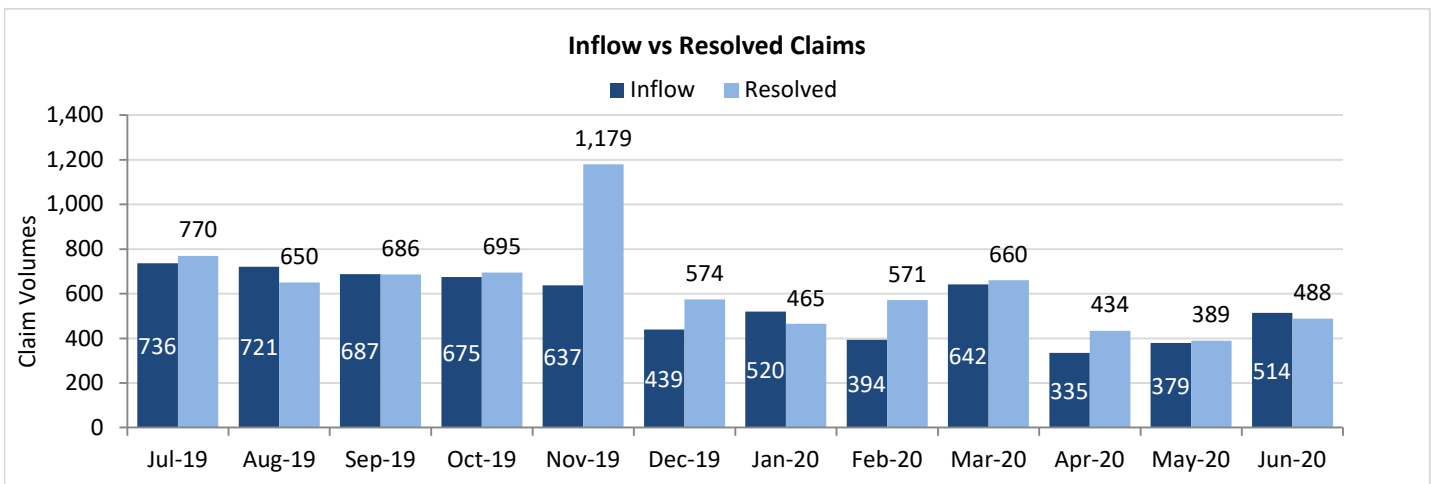
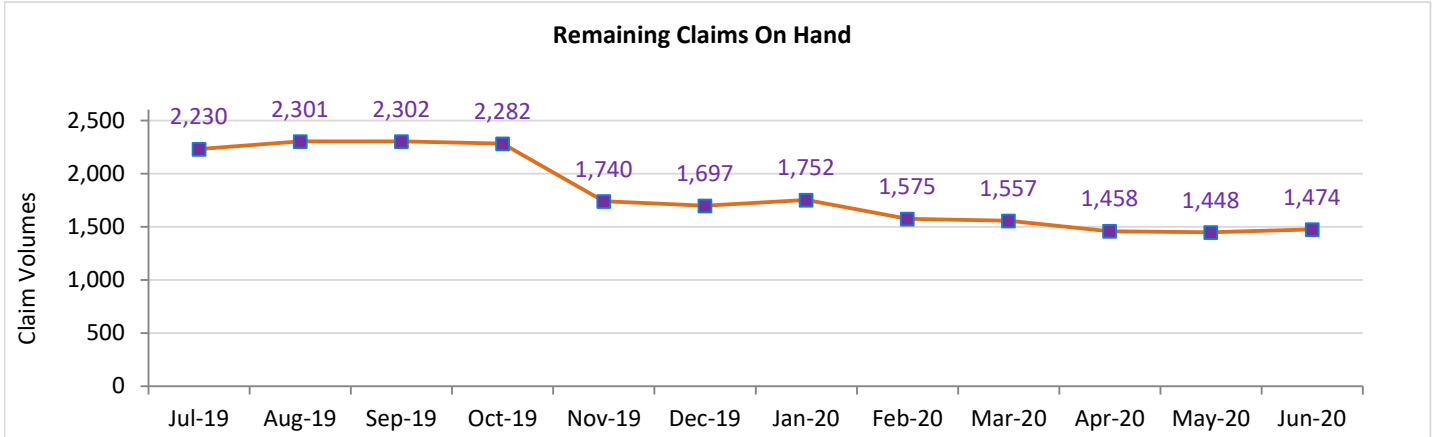
No change in performance trend

Performance trend decrease

Section 2 - Canterbury

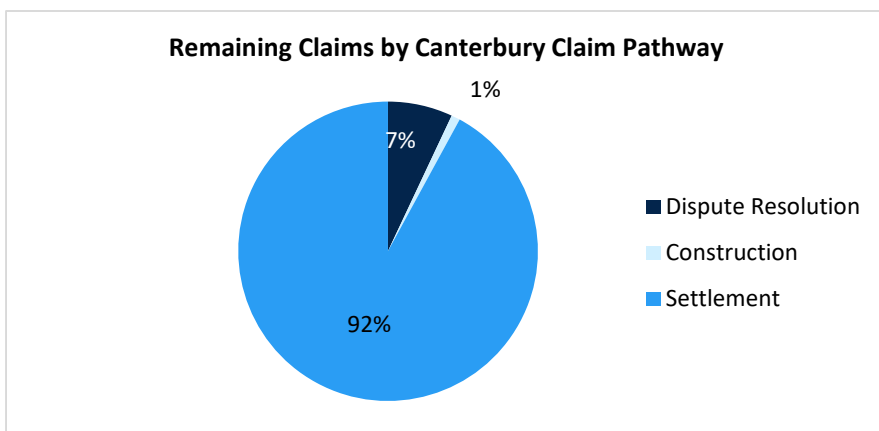
We resolved 488 claims in June, offset by inflow of 514 claims. This left 1,474 open Canterbury claims on hand at month end, a increase of 26 since the end of May.

The 488 resolved claims this month include 20 claims open at 1 June, and now subject to an application for Government support for repair of on-sold over-cap properties ('on-sold claims'). In total, 792 on-sold claims are excluded.



We recorded inflow of 514 Canterbury event claims this month, an increase on last month's volume. This inflow was off-set by the resolution of 488 claims (including 466 closures on 455 distinct claims).

The higher volumes of reopened and resolved claims this month, reflect a return to more normal levels following reduced activity during and immediately after the Covid-19 lockdown period.

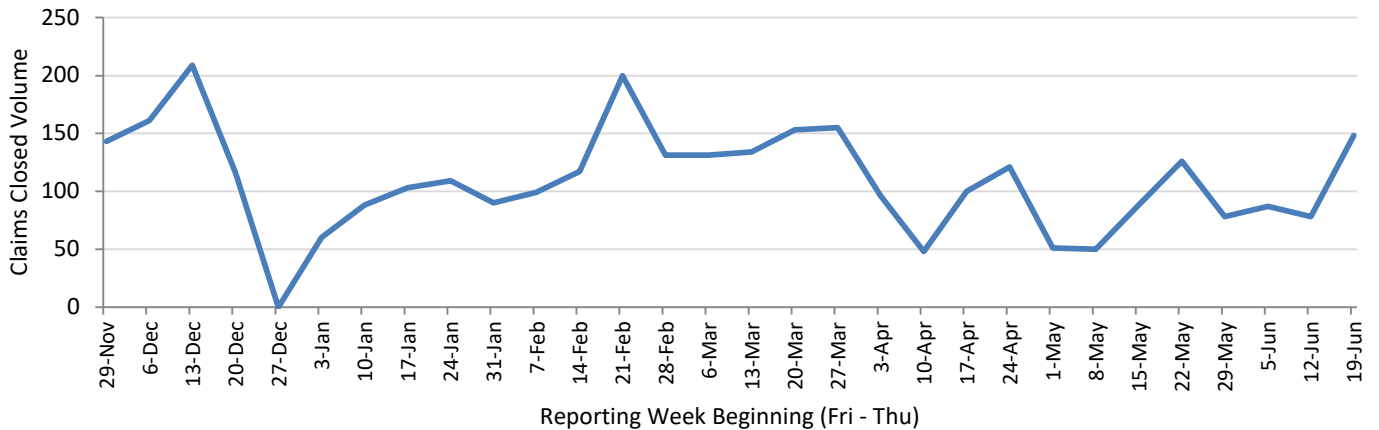


Of the 1,474 claims remaining on hand, 92% are being managed by Settlement teams, 7% are with Dispute Resolution, and 1% are in physical repair.

Inflow refers to CMS4 claims reopened first time in CMS8, previously closed CMS8 claims that have been reopened again, and claims transferred back in from external consideration.

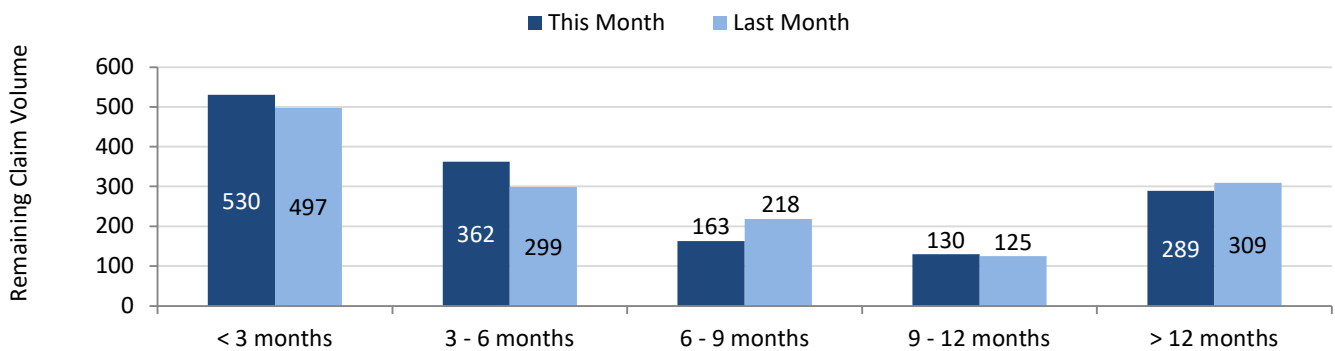
Section 2 - Canterbury (cont.)

Claims Closed by Week



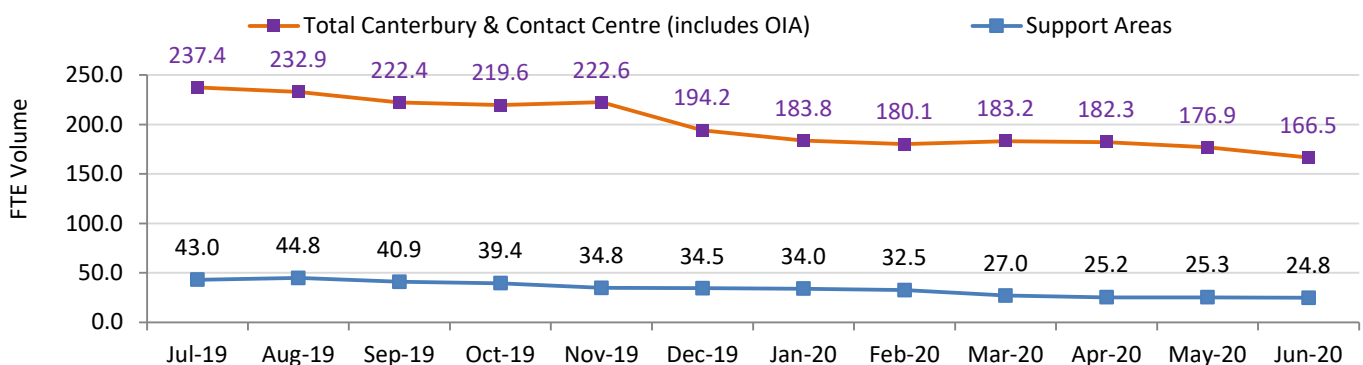
On average, we closed 111 claims per week during June, up from the 85 weekly average in May. There were a total of 466 claim closures in June.

Age of Remaining Open Claims



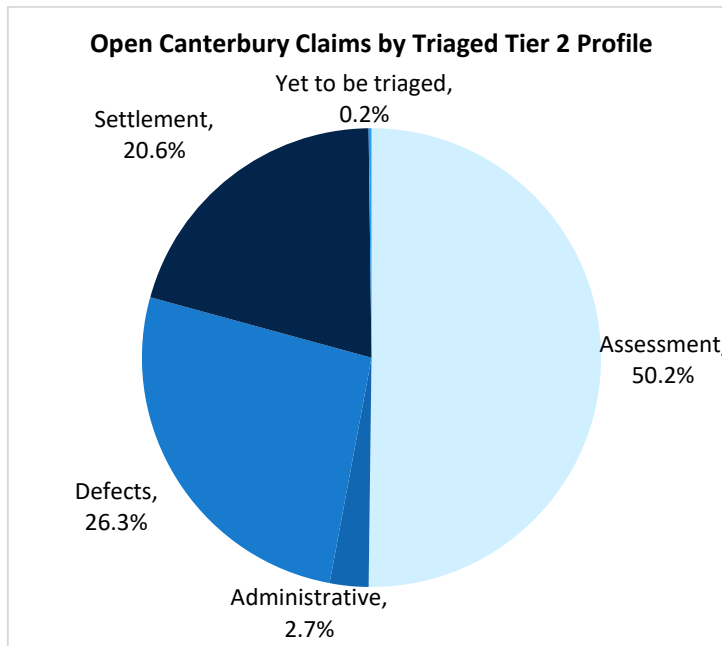
Resolution of aged claims remains a key priority for our settlement teams. At 30 June, 289 claims have been open for more than 12 months, a decrease of 20 (7%) in comparison with May, and a 25% reduction for claims aged 6 - 9 months (218 down to 163).

Canterbury Event Headcount FTE



The Canterbury Event Headcount has remained relatively stable, decreasing by 11 FTE this month to 191. We expect the Canterbury Event Headcount to remain stable for the remainder of the calendar year.

Section 2 - Canterbury (cont.)



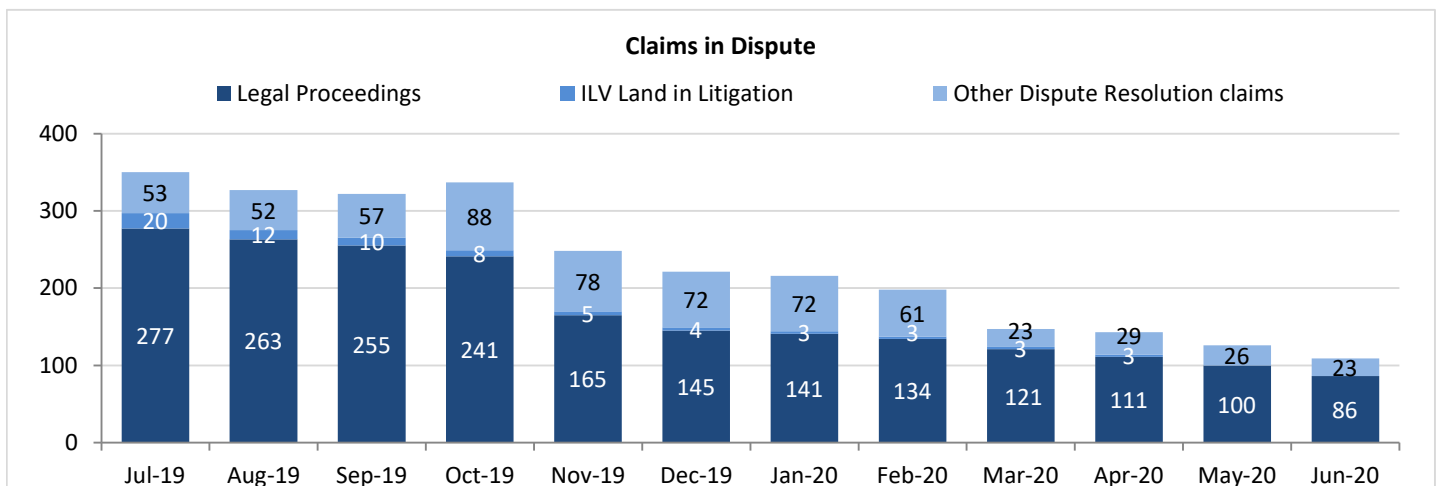
Our profile of remaining open claims includes claims that are:

Assessment related - these claims encompass previously undetected damage to scoped repair elements, together with new damage identified on previously unscoped elements.

Settlement related - these open claims most commonly relate to requests to review the settlement approach or to address additional costs associated with scoped repair elements.

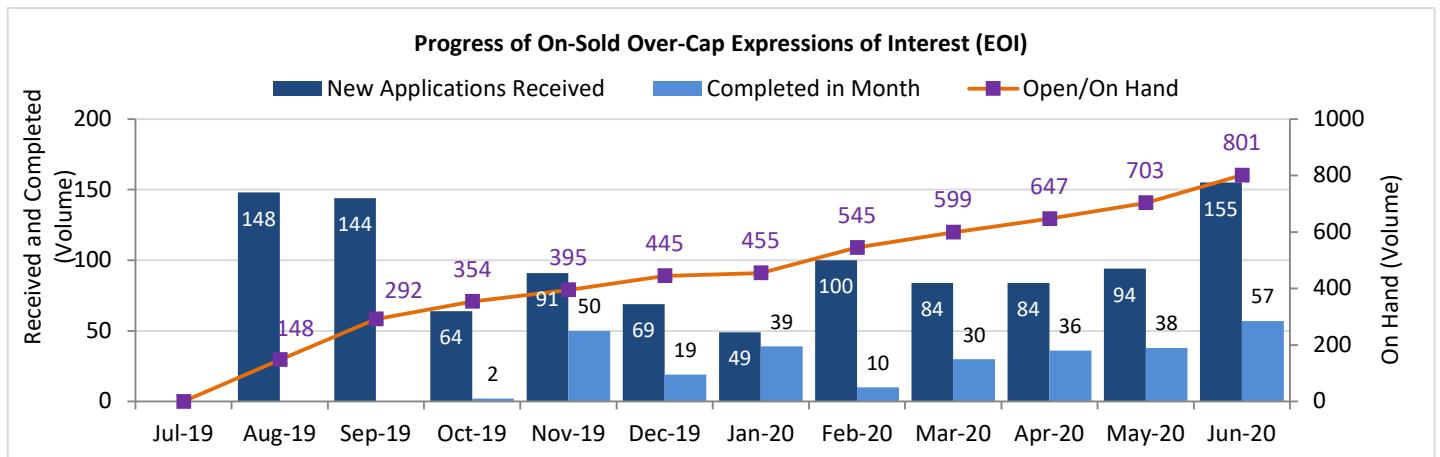
Defect related - these claims relate to issues with the quality of repairs undertaken.

Administrative related - these claims encompass a range of scenarios, many of which relate to interactions with third parties (e.g. the insurer of the property, contractors involved in the repair) rather than with the customer.



We have continued to make steady progress resolving disputed claims. As at 30 June 2020, 86 Canterbury claims remain subject to legal proceedings compared with 100 in May. Our dispute resolution teams are currently managing 23 Canterbury claims, down from 26 in May. In total, 109 open Canterbury claims remain in dispute as at 30 June.

Section 2 - Canterbury (cont.)



We received 155 applications for government support to repair On-Sold Over-Cap properties in June. This was offset by completion of the assessment of 57 applications leaving 801 open applications on hand at month end.

Performance results against measures defined in Schedule 3 of the [On-Sold Canterbury Properties Services Agreement](#) are set out below.

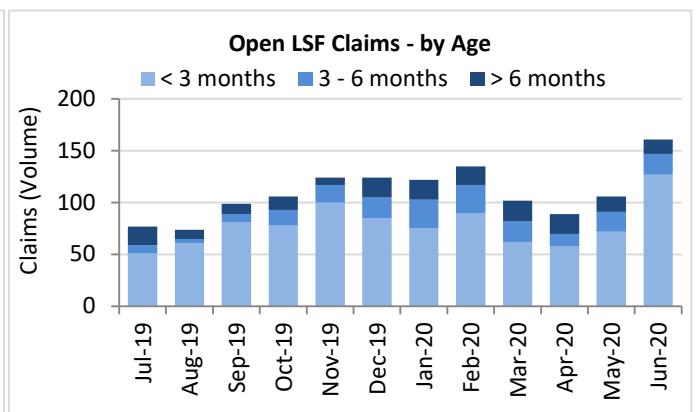
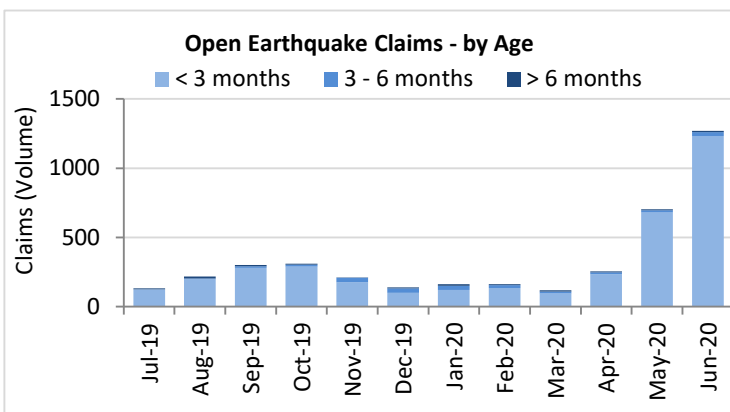
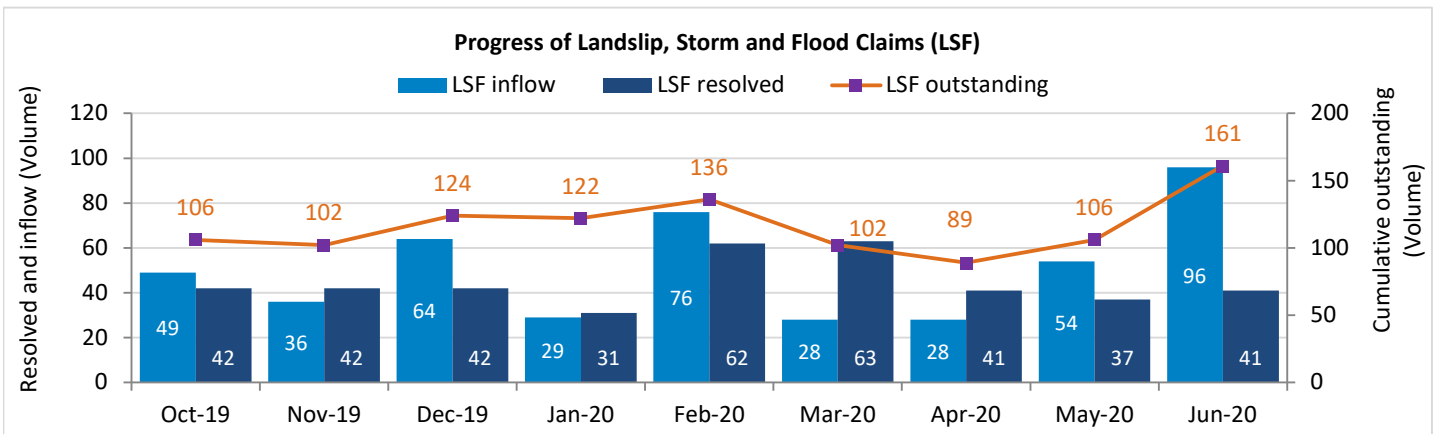
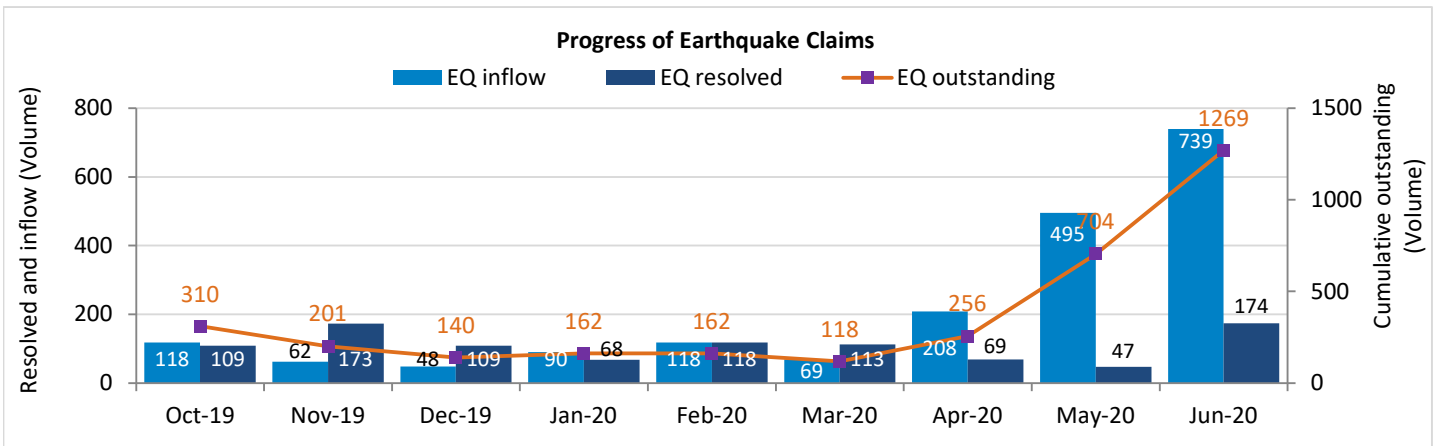
Measure	Standard	Result
EQC will initiate direct contact with the Applicant within 10 Business days of receipt of the Application.	100%	100%
A decision on the outcome of the Application will be conveyed to the Applicant within one month of receiving all required documentation and reports.	100%	100%
EQC 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%

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 835 new and reopened claims in June. Of these lodgements, 89% (739) were earthquake claims, while the balance related to landslip, storm and flood damage ('LSF'). Most of the claims received in June were attributable to the M5.8 earthquake on 25 May near Levin (496 claims additional to the 355 received in May). We also received 21 claims this month resulting from a M5.0 Earthquake on 30 May, 30 km north-west of Levin.

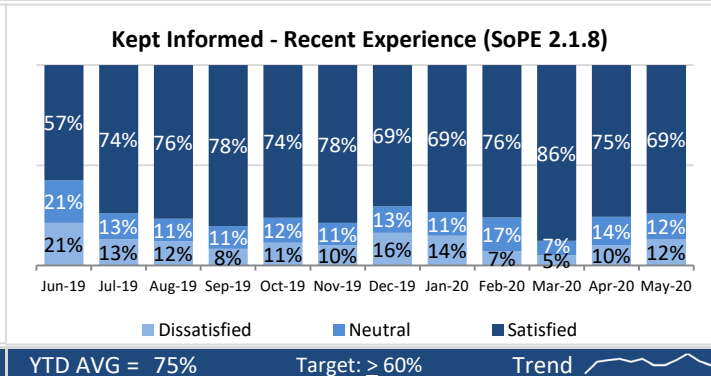
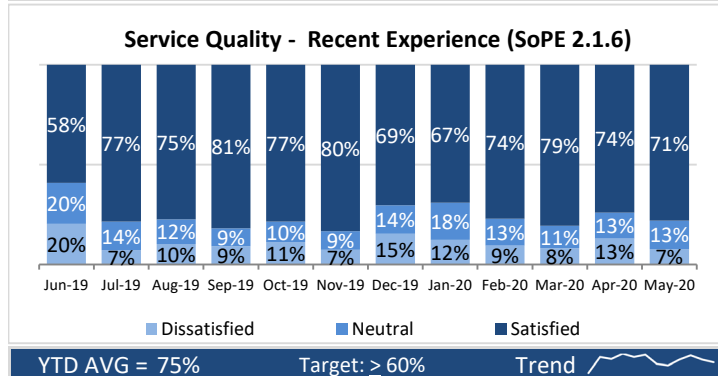
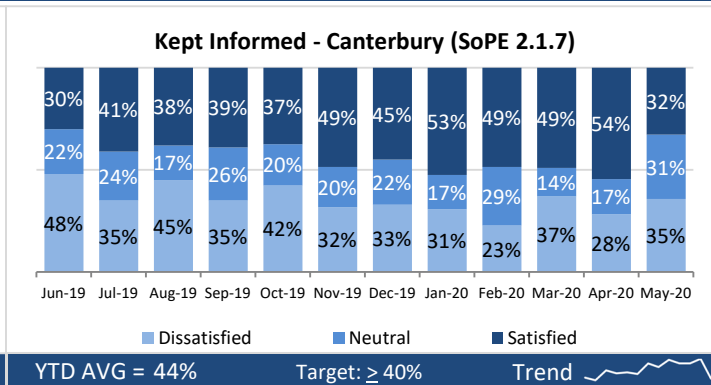
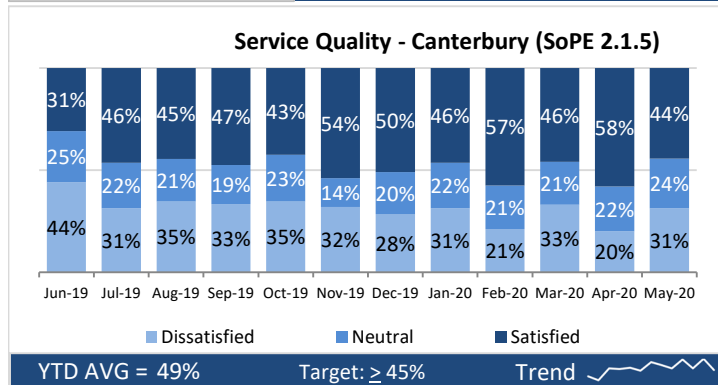
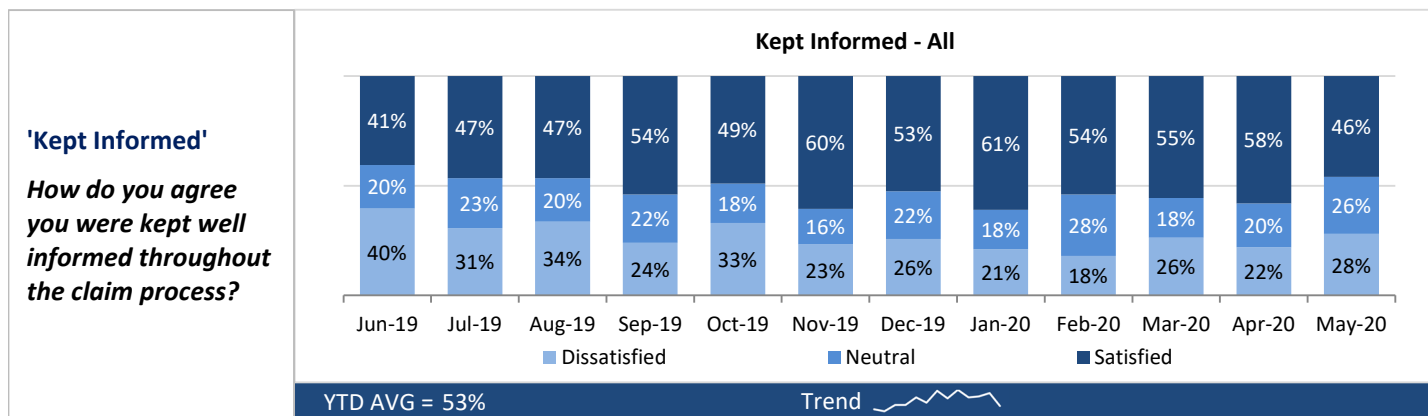
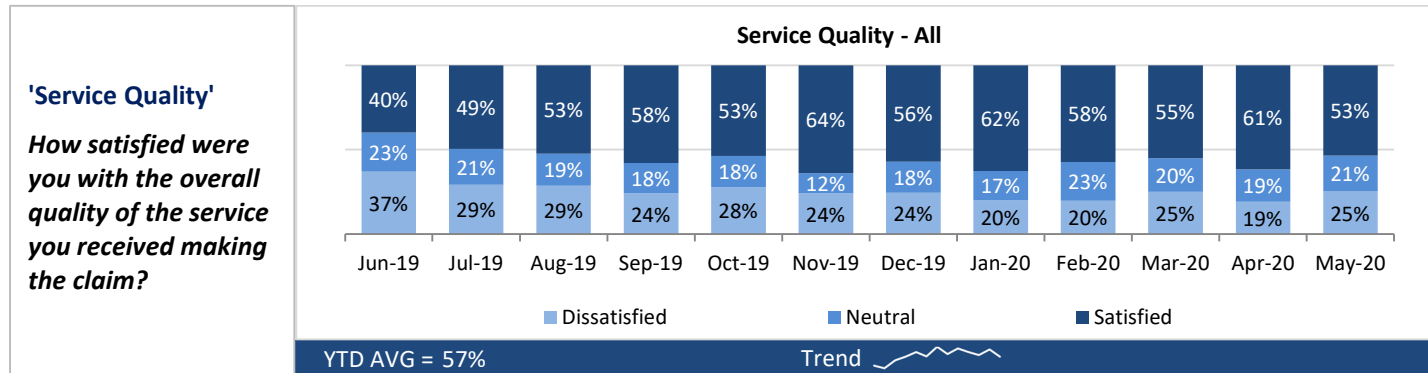
Heavy rain in the lower North Island 17-21 June resulted in 29 LSF claims this month, with an additional 20 LSF claims received in relation to flooding in the upper North Island at the end of June.



Note: Inflow refers to claims lodged as well as reopened.

Section 4 - Customer Satisfaction

Overall, May results have dipped compared to last month on the key measures of 'overall satisfaction' and being 'kept well informed'. While overall satisfaction amongst our 'Other Events' customers has remained stable, indications last month of



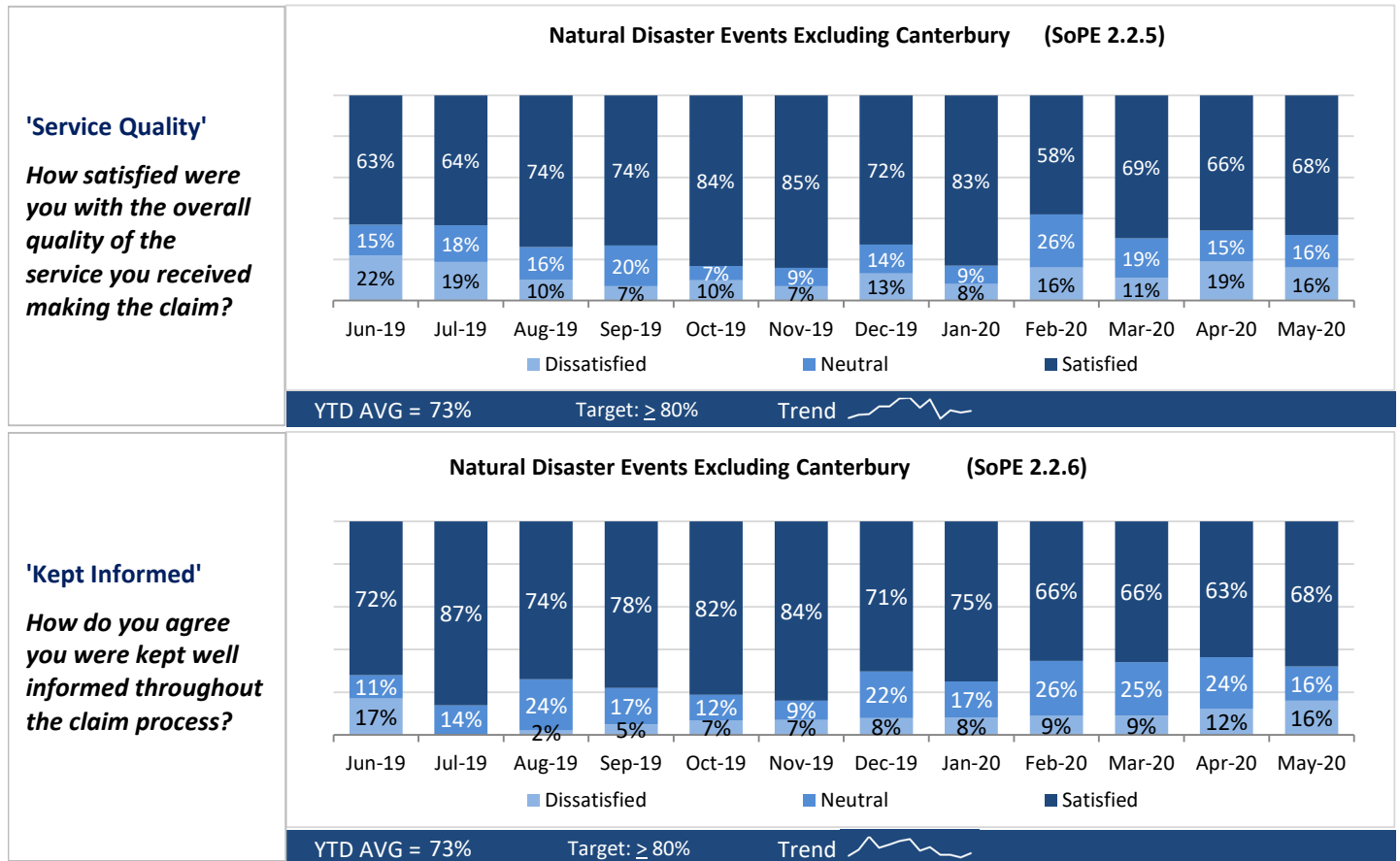
Canterbury customers - Indications last month of strong satisfaction results for our Canterbury customers have not continued this month. Overall satisfaction has dropped but not significantly (statistically), however, satisfaction levels for 'kept well informed', and our key touchpoints (lodgement, assessment, and settlement) have dropped significantly. Additionally, the important driver of satisfaction 'thoroughness of assessment' which had been mentioned last month to have improved considerably has regressed to prior levels.

Notes:

- The top two graphs are an amalgamation for all events and are indicative only i.e. they are not SoPE measures.
- Due to the nature of this information it is presented a month in arrears.

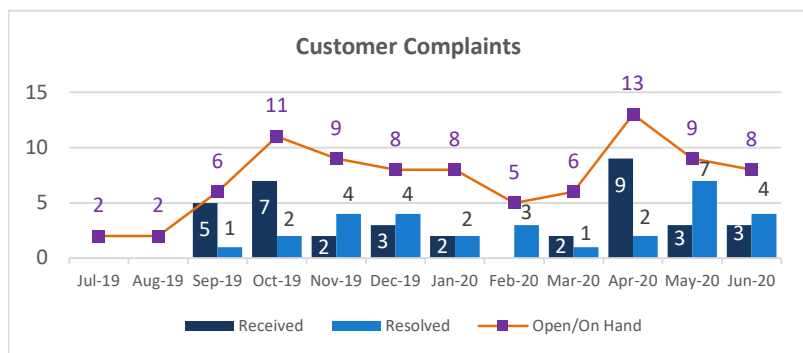
Section 4 - Customer Satisfaction (cont.)

Other Events Customers - Satisfaction among our Other Events customers has remained stable. Last month 'did what they said they would do' had been highlighted as an area of decreased satisfaction, but this has now returned to previous levels.



Total Call, Email and Post Volume

	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Trend
Outbound - Inbound Ratio	18:82	16:84	16:84	21:79	16:84	18:82	
Grade of Service	99%	99%	99%	98%	100%	100%	
Abandonment Rate	1%	1%	1%	2%	1%	2%	
Roll Over No Answer	19	13	30	14	12	80	
Total Calls	2,641	2,966	2,772	1,017	2,703	4,147	
Total Email and Post	2,145	2,192	2,613	1,549	2,377	2,960	



Inbound Call Volumes returned to normal following low volumes over the April Covid-19 lockdown period.

Customer Complaints - this month we received three new complaints and resolved four leaving eight on hand at month end.

The three new complaints received in June related to the overall service experience, and specific details of the assessments completed.

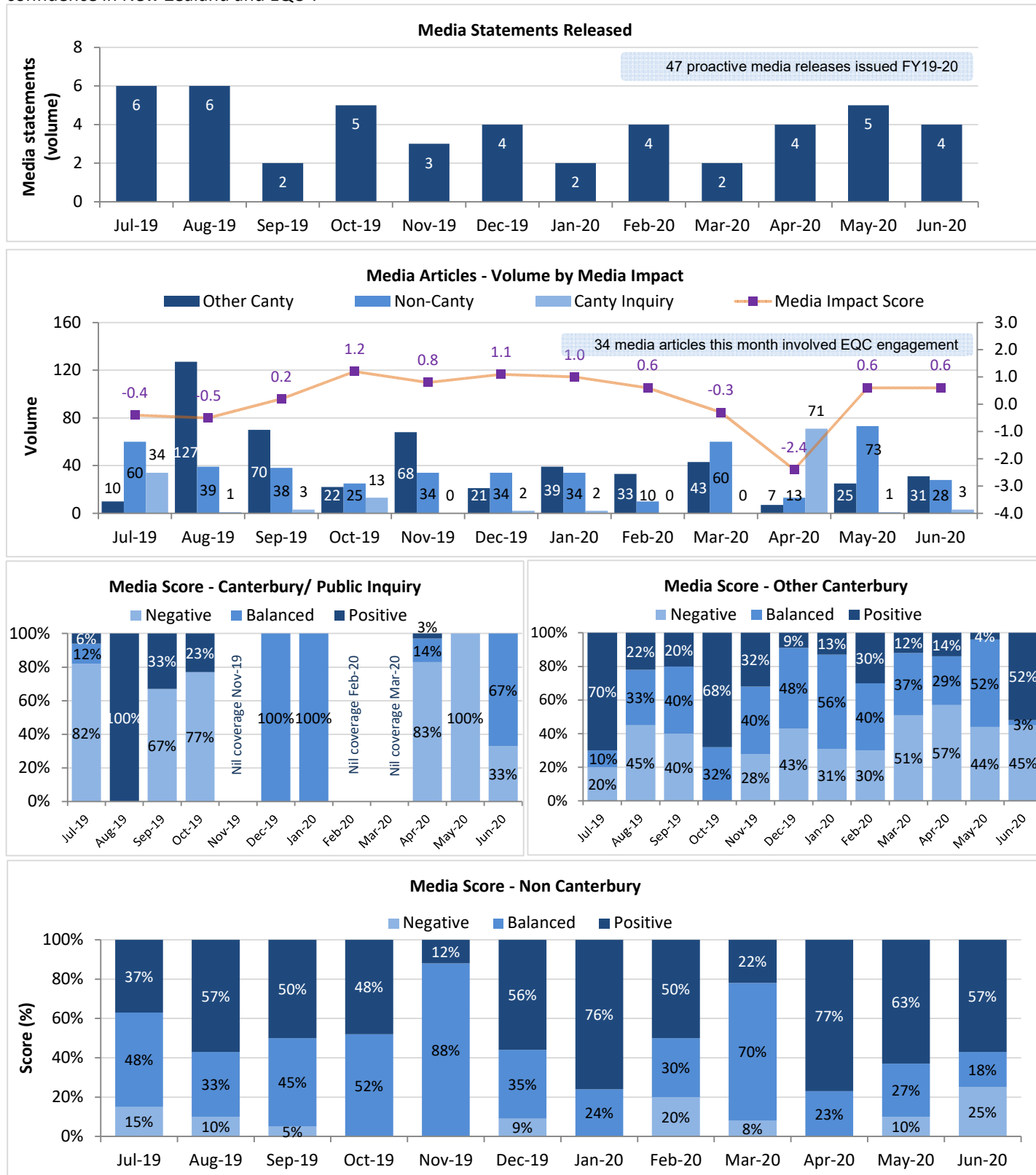
Section 5 - Media

EQC's Media Impact Score remained steady at a marginally positive 0.6, while our volume of coverage dropped by 37% to a total of 62 reports.

In light of the impending (and subsequently extended) application deadline of On-Sold programme, 'quality of repair' returned as a key source of negative coverage for us this month. The deadline extension was also reported positively, and the decision welcomed by the Claimant Reference Group (CRG).

The data breach also returned as a prominent topic of reporting, sparked by the second apology by CEO Sid Miller for delays in communication to customers. Unlike last month this engagement was less effective in offsetting fresh and stronger criticism.

Balancing our media impact during the period was coverage relating to the renewal of our \$6.2B reinsurance programme. CEO Sid Miller was a prominent figure in coverage, stating that successful renewal highlights reinsurer's "ongoing confidence in New Zealand and EQC".

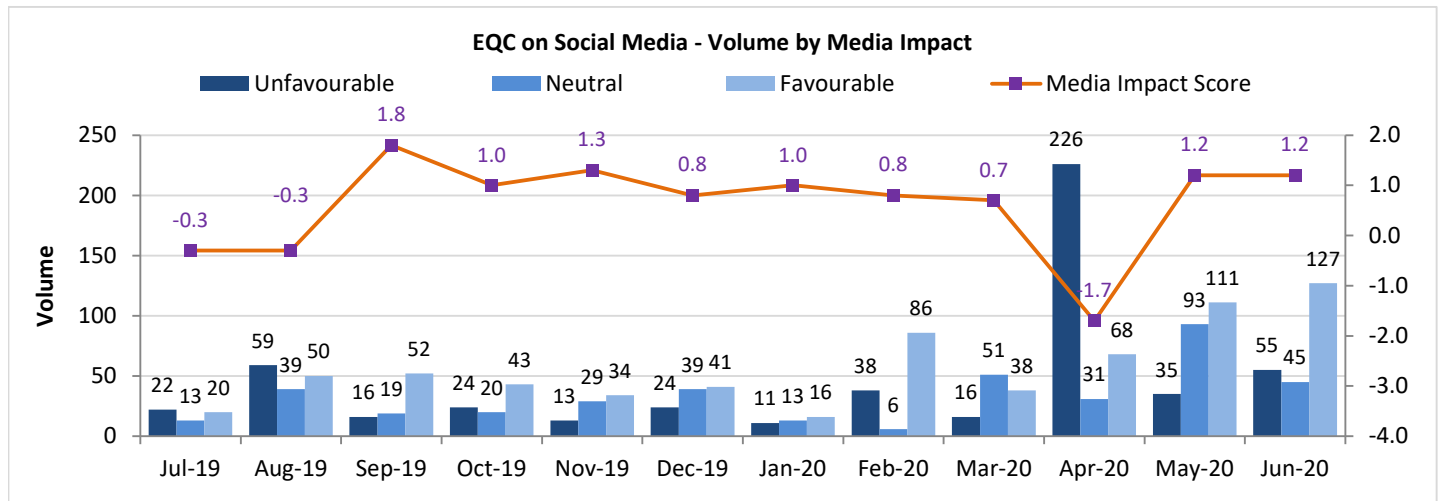


Section 5 - Media (cont.)

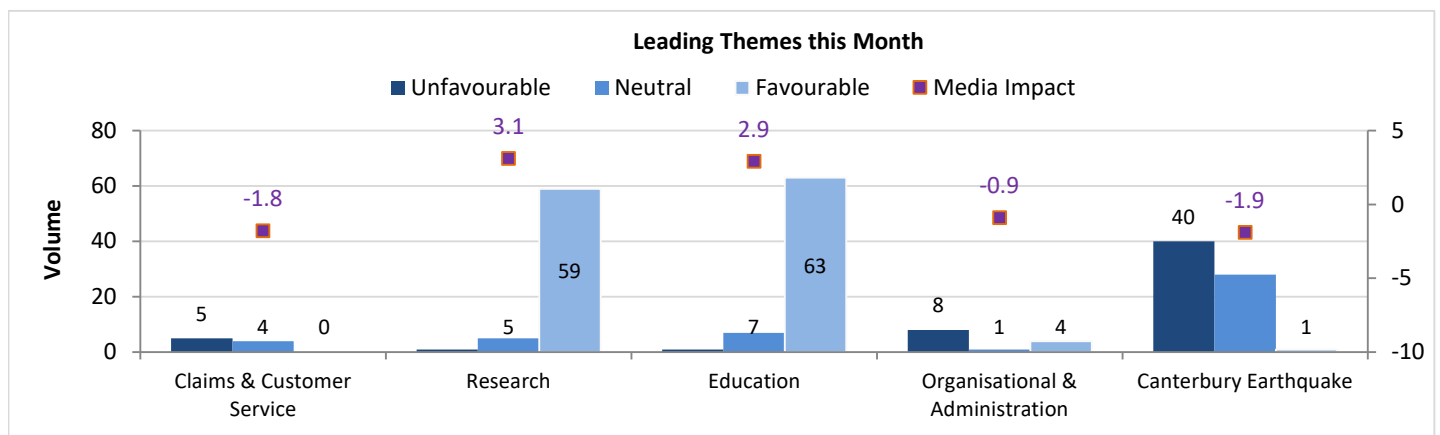
Social media conversations remained relatively steady in June, both in terms of volume and tone. Our volume dipped marginally to 227, while our Media Impact Score remained unchanged at a moderately positive at 1.2.

Negative conversations were driven by sources' reactions to our slow communication about our data breach to customers and accounts of personal experience with on-solds and re-repairs.

Positive conversations were predominantly driven by the #ALotOnOurPlates campaign. The campaign generated strong engagement and interaction, spearheaded by AF8 and East Coast LAB to highlight our education and research focus and our *'commitment to improving the knowledge about NZ's natural hazards'*. The same message was also conveyed in posts promoting US engineer David Mar's resilient and high-performance affordable housing project.



The leading message this month of *'improves knowledge about NZ's natural hazards'* (120 posts) was primary driven by our #ALotOnOurPlates campaign and posts promoting US engineer David Mar's resilient and high-performance affordable housing project. Conversely, negative conversations relating to our slow communication about our data breach to our customers helped to drive the second leading message of *'claims are not managed and settled efficiently; demonstrates operational inefficiency'* (20 posts).



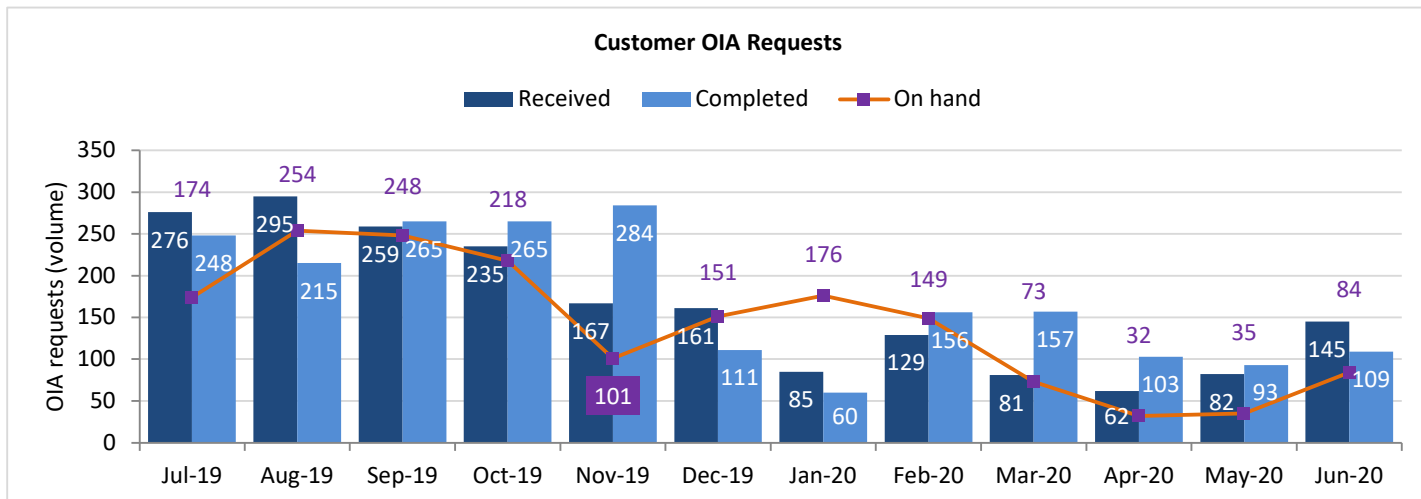
Understanding the Media Impact Score

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**.

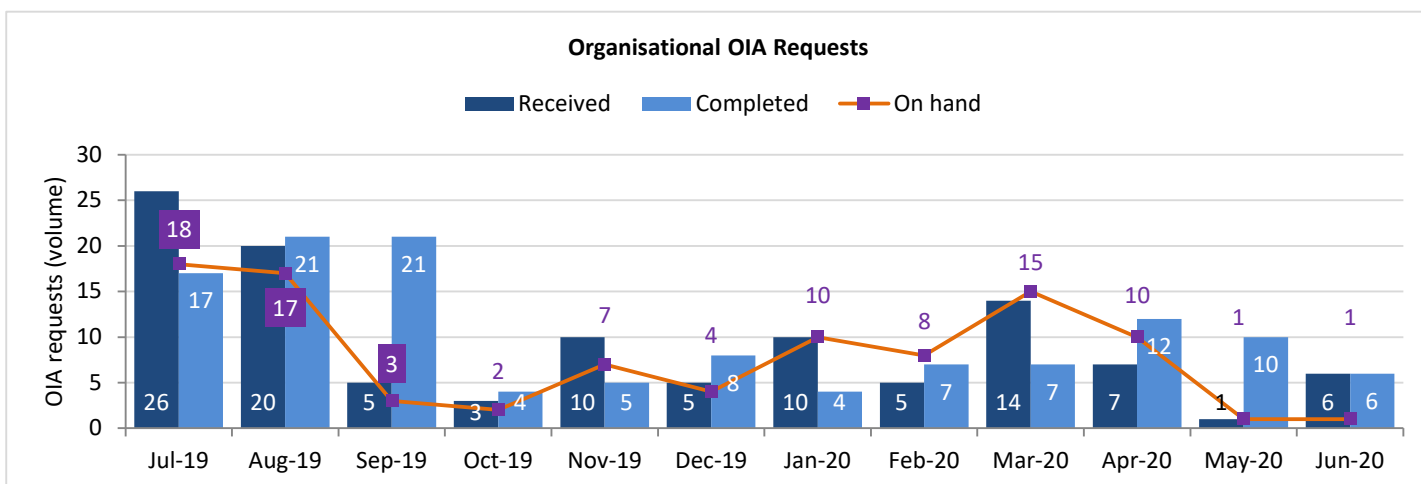
Our score sits on a **scale of -10 to 10**, with 0 being the neutral or balanced point.

Section 6 - Official Information Act (OIA) Requests

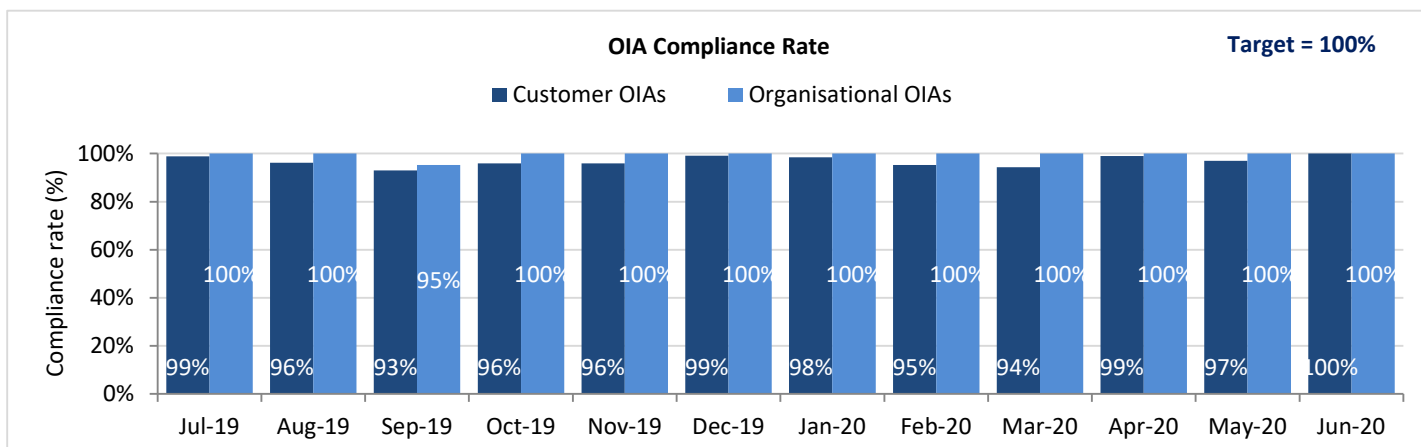


This month, our Customer OIA Team received 145 new OIA requests (vs. 82 received in May-20). Coupled with the 35 on hand from last month's end and 109 requests resolved this month, the team have 84 requests on hand at the end of the month.

Correction: Last month it was incorrectly reported that our Customer OIA Team had 21 requests on hand as at the end of May. The correct on hand figure as at the end of last month that should have been reported was 35.



Our Government Relations Team received 6 new high level OIA request (vs. 1 received in May-20). Coupled with the 1 on hand from the end of last month and 6 requests resolved this month, the team have 1 open request on hand.

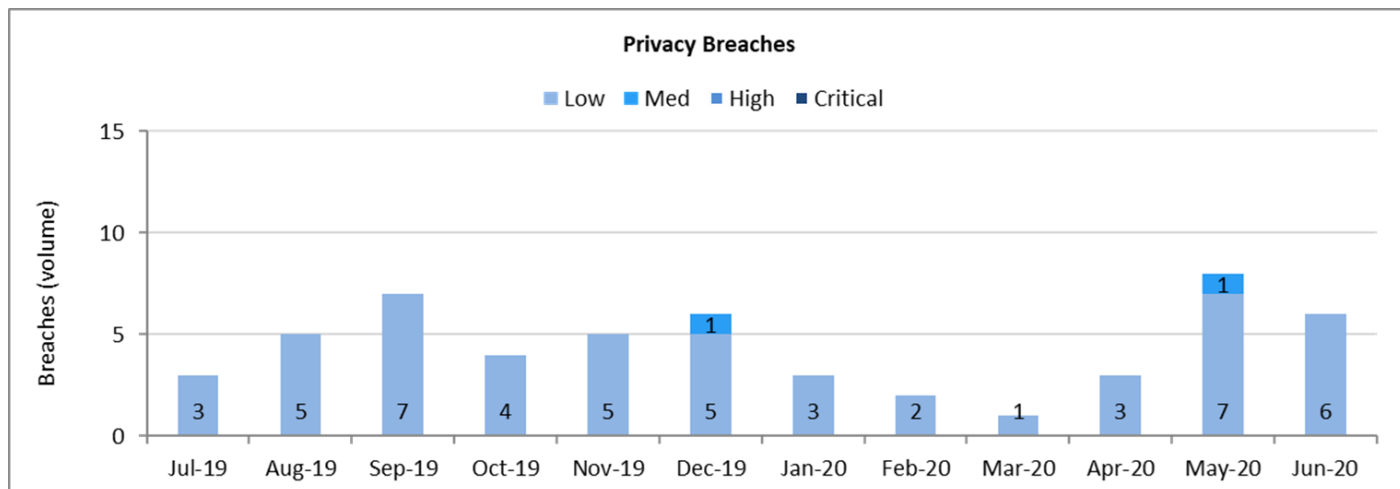


Our Customer OIA Team achieved an improved compliance result of 100% this month while our Government Relations Team continues to maintain a 100% compliance level for organisational/ high level OIA requests.

There are no instances of non-compliance to report this month across either team.

Section 7 - Privacy Breaches

Six privacy breaches, all classified as low severity, were recorded by the Risk and Compliance Team this month. All reported breaches were assessed against EQC's guidelines, have been contained, and no serious harm appears to have arisen as a result.



Privacy Breaches

The six breaches this month relate to 'incorrect email address used' (3), 'incorrect document content' (2), and 'wrong document sent' (1). These reported breaches have been contained, and no harm appears to have arisen as a result.

Severity Scale

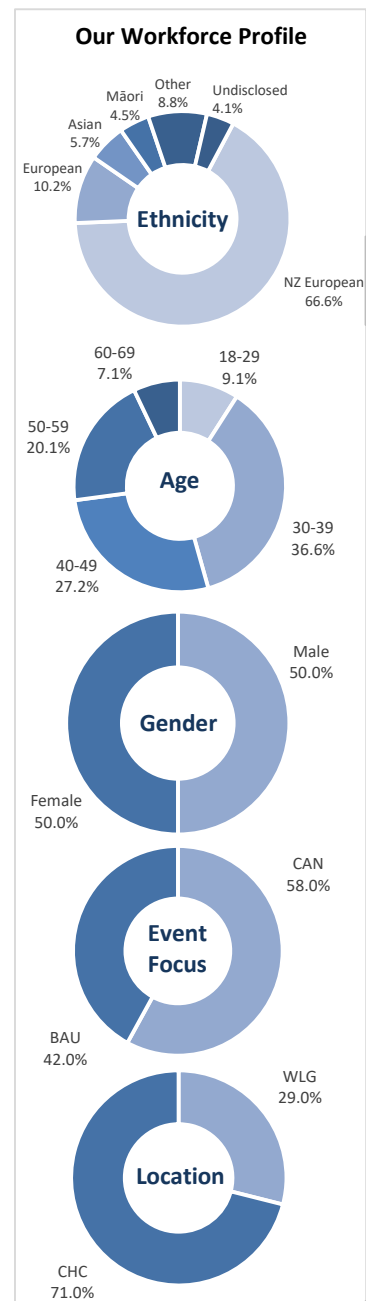
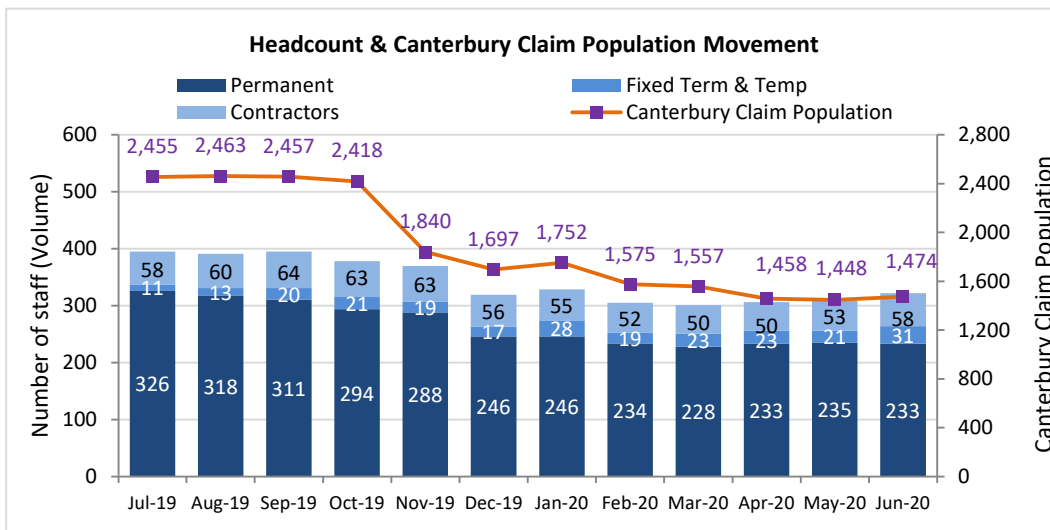
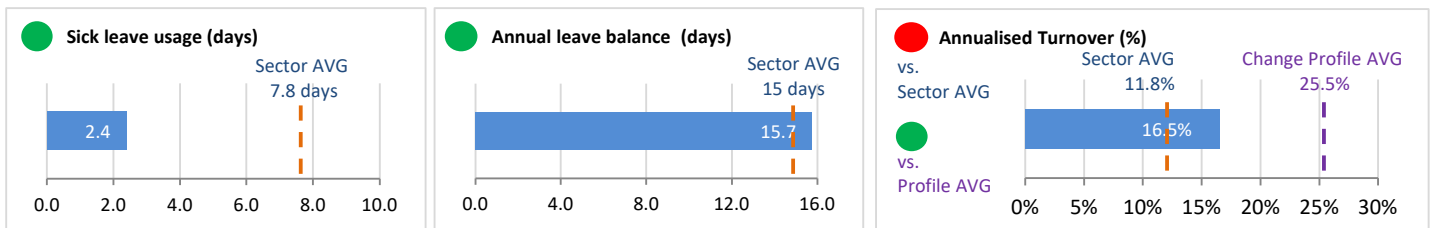
Critical	High	Medium	Low
<ul style="list-style-type: none"> • Sensitive information disclosure • Systems integrity compromised • Disclosure of large amount of personal information • Harm caused to individual/s • Significant media or reputational damage likely • Not contained and/or unresolved 	<ul style="list-style-type: none"> • Sensitive information disclosure • Multiple person repeat or continued failure • Harm caused or likely to be caused to individuals • Not contained 	<ul style="list-style-type: none"> • Non-sensitive information disclosure • Single or few (less than 10) individuals affected • Harm unlikely • Not contained, or contained and possible complaint 	<ul style="list-style-type: none"> • Non-sensitive information disclosure; • Single person affected • No harm arising • Contained and resolved

Section 8 - HR Operations

While our workforce headcount increased marginally during the period, our permanent headcount within this population decreased slightly during the same period. Our average annual leave balance continues to increase (15.7 days vs. 14.2 days for May-20) and is now higher than the corresponding Public Sector Average of 15 days. Our average sick leave usage continues to decrease (2.4 days vs. 2.5 days for May-20) albeit a marginal downward shift this month and continues to compare favourably to its corresponding Public Sector Average. Our annualised turnover ('voluntary turnover') continues to reduce, reaching its lowest level in 15 months, down to 16.5% (vs. 20.2% for May-20).

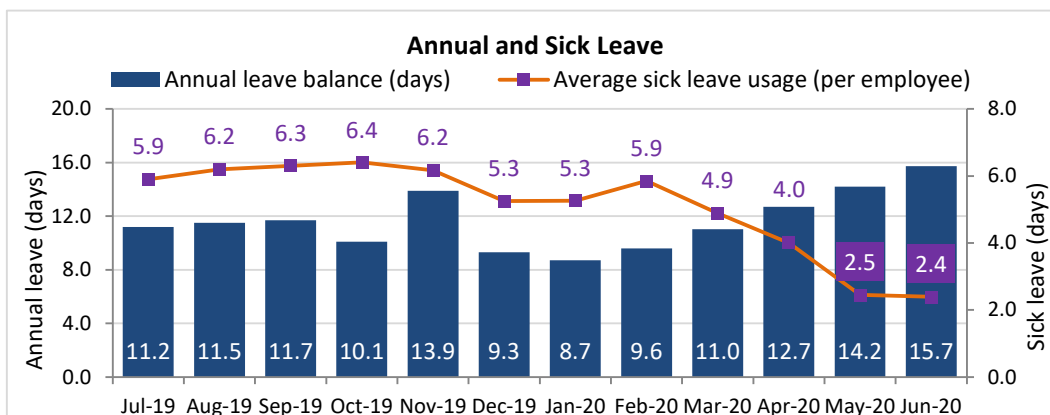
Based on statistics from the State Services Commission, our rate of voluntary turnover is encouraging when compared to other Public Sector departments ('agencies') working through similar volumes of change and new operating models. In 2019, agencies with a similar change profile reported annual turnover ranging from 19% to 51% with an average voluntary turnover of 25.5%. In comparison our voluntary turnover rate is 16.5%.

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



As reported above our workforce headcount has increased marginally, due to planned recruitment/ solidification of numbers during Covid-19. Within this population our permanent headcount decreased slightly.

Note: The reported headcount differs from Financial reporting, where consultants/ outsourced service providers may be engaged to fill vacant budgeted positions.



Due to the impact of Covid-19, we continue to see a rise in average annual leave balances (15.7 days vs. 14.2 days for May-20) as our people accrue leave. Our ongoing downward movement in average sick leave usage continues with a marginal increase this month (2.4 vs. 2.5 for May-20). In comparison to Public Sector averages, our annual leave balance is now above the 15 day average while our average sick leave usage remains below the 7.8 day average.