

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 of each section.

Section 1 - Statement of Performance Expectations (SoPE) measures

This section shows progress across those SoPE measures that can be measured on a monthly 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_2020_Web.pdf

Section 2 - Canterbury

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

Government on-sold support package

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

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

This section covers all claims that are not related to the specific Canterbury and Kaikōura events. Here, we track our claims management progress by how many we have received during the month (inflow), how many we have resolved in the month (resolved), and how many are on hand (outstanding). The data in this section is organised by the type of 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.

Section 4 - Customer Focus

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

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

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

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

Section 5 - Media

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

Section 6 - Official Information Act (OIA) Requests

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

Section 7 - Privacy Breaches

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

Section 8 - HR Operations

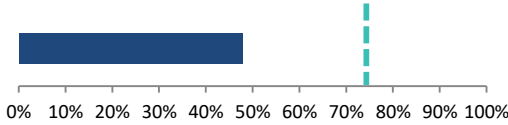


This section tracks EQC's average annual leave balance, sick leave usage and annualised turnover, compares them to the corresponding Public Service average and provides visibility on what's influencing our averages and annualised turnover rate. This section also provides a view on headcount movement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

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

Section 1 - Statement of Performance Expectation measures - monthly monitoring

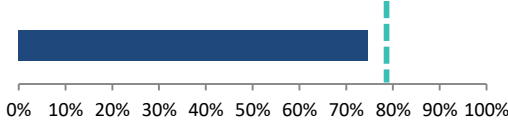


Output Two - Event Response | Timeliness

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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.1	Outstanding claims over six months old, on hand at 30 June 2020, are settled by 30 June 2021	75%	48%		 

Commentary:








As at 31 October 2020, we have closed 310 of the 648 claims that were outstanding (over 6 months old) at 30 June 2020 (48%). This puts us comfortably ahead of target to close 75% of these claims by 30 June 2021.

2.1.2	New claims opened or reopened between 1 January 2020 and 31 December 2020 are resolved within 6 months *	80%	75%		 
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Commentary:

So far this financial year, 75% of claims that were reopened in January-April 2020 have been settled within 6 months of their reopened date, adrift of our 80% target.

* Including claims opened from 1 January 2020 to 31 December 2020 will give a financial year (1 July 2020 to 30 June 2021) result for "settled within six months"

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 | Customer Focus

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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.4	More than 45% of surveyed customers are satisfied with their overall claims experience	>45%	51%		● ↑

Commentary:

Driven by strong customer satisfaction this month our YTD result against SOPE measure 2.1.4 has improved to 51% and now exceeds our target of >45%.

Reflecting on their most recent experience:

2.1.5	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) were transparent and fair in all interactions	>70%	80%		● ↔
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Commentary:

When reflecting on the most recent experiences of our Canterbury customers our YTD result against SOPE measure 2.1.5 is exceeding target.

2.1.6	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was responsive to their individual needs and situation during their recent claim experience	>70%	78%		● ↓
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Commentary:

When reflecting on the most recent experiences of our Canterbury customers our YTD result against SOPE measure 2.1.6 is exceeding target.

2.1.7	More than 70% of surveyed customers indicate that all communications from EQC (or its partner) were clear, concise and confident, and that they were clear on next steps for their claim	>70%	79%		● ↓
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Commentary:

When reflecting on the most recent experiences of our Canterbury customers our YTD result against SOPE measure 2.1.7 is exceeding target.

2.1.8	More than 70% of surveyed customers agree or strongly agree that EQC (or its partner) acted as experts with the skills, knowledge and desire to help them	>70%	81%		● ↑
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Commentary:



When reflecting on the most recent experiences of our Canterbury customers our YTD results across SOPE measures 2.1.8 is exceeding target.

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

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



Output Two - Event Response | Customer Focus (cont.)

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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.1.9	Timeliness of complaints resolution:				
	• 90% simple complaints completed in 30 working days				
	• 90% standard complaints completed in 60 working days	>90%	97%		
	• 90% complex complaints completed in 120 working days				



Commentary:

So far this financial year, 97% of complaints relating to Canterbury claims have been resolved within targeted timeframes.

2.1.10	Quality of complaints resolution:				
	75% customer satisfaction with complaints process	>75%	0%		

Commentary:








Given the very low number of survey responses we are unable to provide a meaningful result for the two months to 31 August 2020 for SOPE measure 2.1.10.

2.1.11	EQC settlements should be enduring.				
	Less than 10% of claims settled are reopened within six months	<10%	16%		

Commentary:

Of 1,648 in-scope claims closed in January-April 2020, 16% (263 claims) have been reopened within six months.

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 | Timeliness

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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
2.2.1	Claims lodged between 1 Jan 2020 and 31 December 2020 are resolved within 6 months	90%	95%		On track ↔
2.2.2	Claims which have not been settled within six months of lodgement are settled within 90 working days of the assessment process being completed	95%	83%		Potential risk of not achieving target ↓

Commentary:

Of 548 in-scope claims lodged in January-April 2020, all but 25 (95%) were resolved within 6 months (measure 2.2.1). Ten of 12 in-scope claims not settled within six months of lodgement, have subsequently been settled within 90 working days of the assessment process being completed (83%).

Output Two - Event Response | Customer Focus

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

2.2.3	More than 70% of surveyed customers are satisfied with their overall claims experience	>70%	77%		On track ↓
2.2.4	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) were transparent, fair and reasonable in all interactions	>70%	75%		On track ↑
2.2.5	More than 70% of surveyed customers agree or agree strongly that EQC (or its partner) was responsive to their individual needs and situation during their recent claim experience	>70%	75%		On track ↑
2.2.6	More than 70% of surveyed customers indicate that all communications from EQC (or its partner) were clear, concise and confident, and that they were clear on next steps for their claim	>70%	84%		On track ↑
2.2.7	More than 70% of surveyed customers agree or strongly agree that EQC (or its partner) acted as experts with the skills, knowledge and desire to help them	>70%	82%		On track ↑

Commentary:

Performance across the SOPE measures 2.2.3-7 during September has been strong with YTD results for all of these measures exceeding target.

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 | Customer Focus (cont.)

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

Ref	Measure	Target	YTD Result	Progress - YTD	Status/Trend
	Timeliness of complaints resolution:				
2.2.8	<ul style="list-style-type: none"> 90% simple complaints completed in 30 working days 90% standard complaints completed in 60 working days 90% complex complaints completed in 120 working days 	>90%	94%		
2.2.9	Quality of complaints resolution: 75% customer satisfaction with complaints process	>75%	0%		

Commentary:

So far this financial year, 94% of in-scope complaints relating to non-Canterbury claims have been resolved within targeted timeframes. Given the very low number of survey responses we are unable to provide a meaningful result for the three months to 30 September 2020 for SOPE measure 2.2.9.

2.2.10	EQC settlements should be enduring. Less than 10% of claims settled are reopened within six months	<10%	6%		
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Commentary:

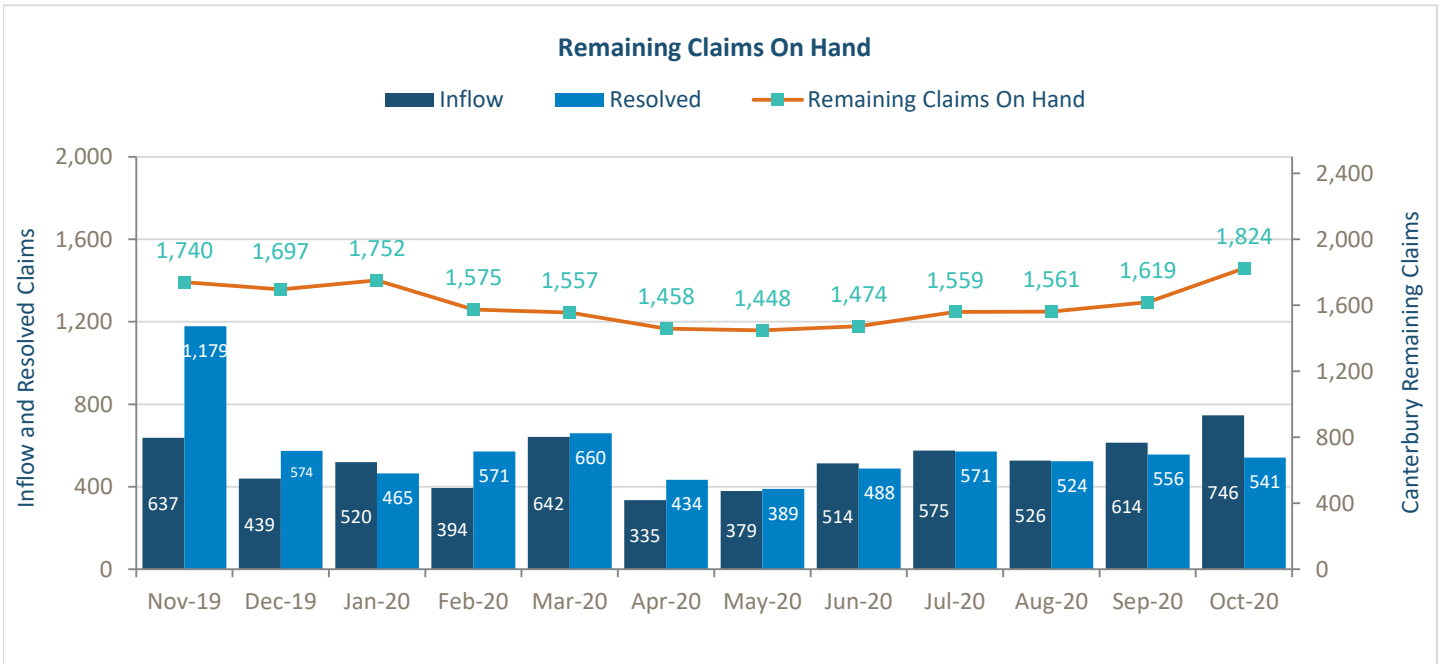
Of 716 in-scope claims settled in January-April 2020, 44 (6%) were reopened within six months, a proportionately similar result to last month.

Key:

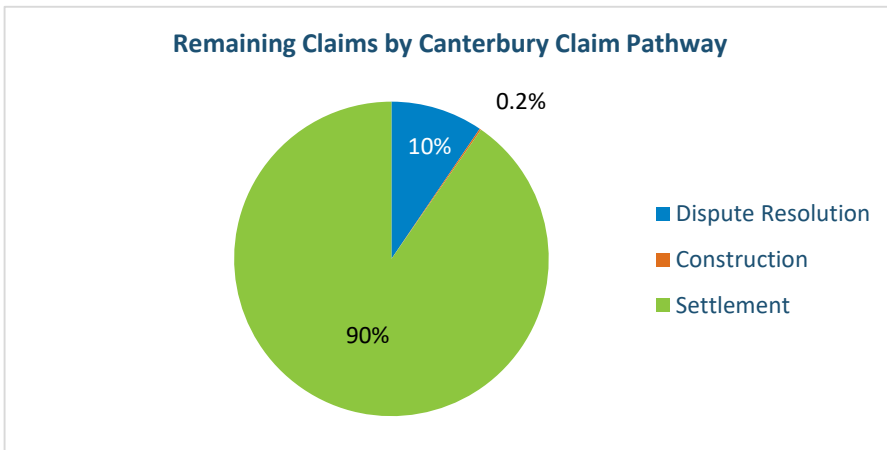
	Result not available for the month		Potential risk of not achieving target		Performance trend increase
	On track for delivery		Target highly unlikely to be achieved		No change in performance trend
					Performance trend decrease

Section 2 - Canterbury

We resolved 541 claims during October, offset by inflow of 746 claims. This left 1,824 open Canterbury claims on hand at month end, an increase of 205 since the end of September. The higher inflow of claims this month may be caused, in part, by the October deadline for submission of applications for government support for repair of on-sold over-cap properties.



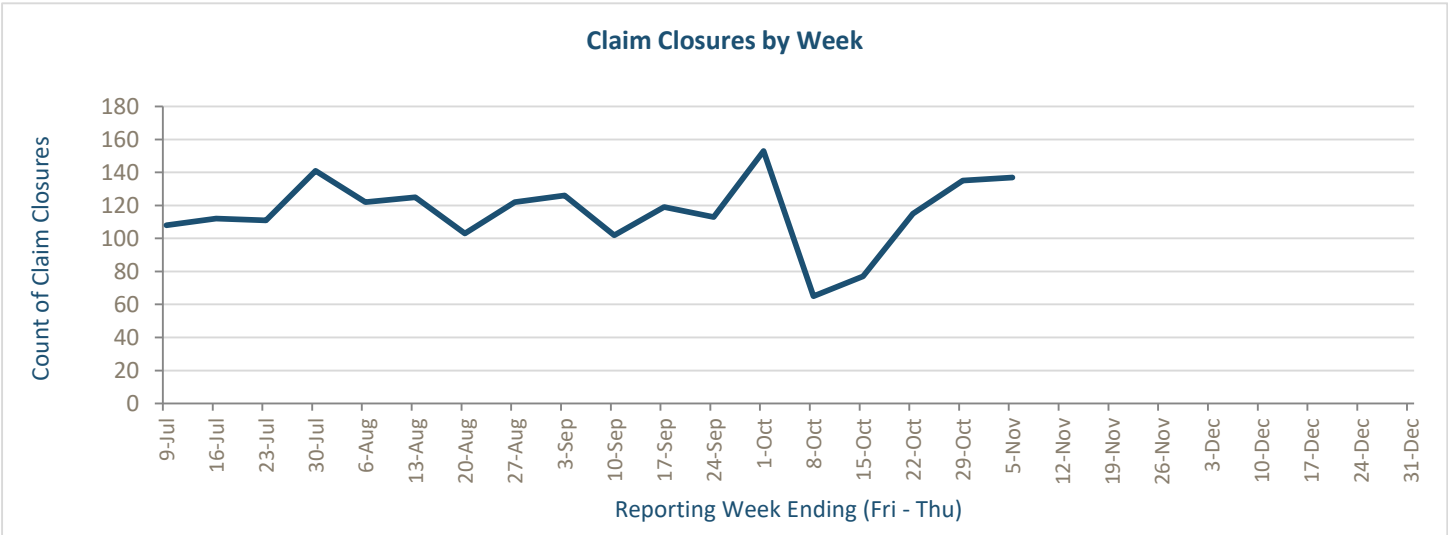
The 541 claims resolved this month includes 21 claims open at 1 October, that are now subject to an application for Government support for repair of on-sold over cap properties ('on-sold claims'). In total 1,183 on-sold claims are excluded.



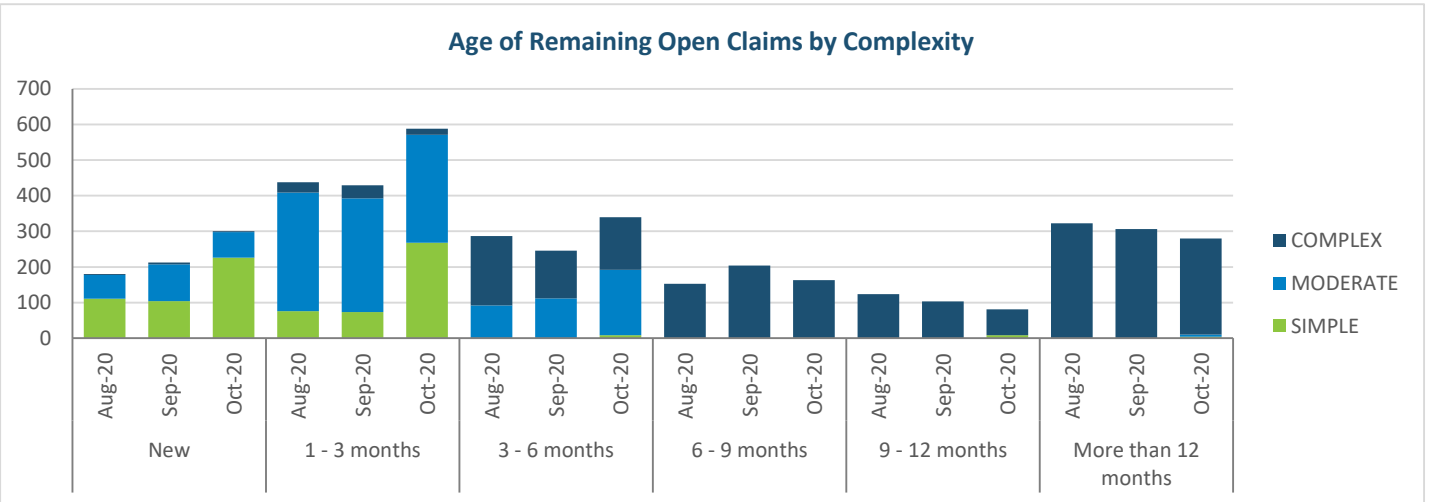
Of the 1,824 Canterbury claims remaining on hand, 90% are being managed by Settlement teams, 10% are with Dispute Resolution, and <1% are in physical repair.

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.

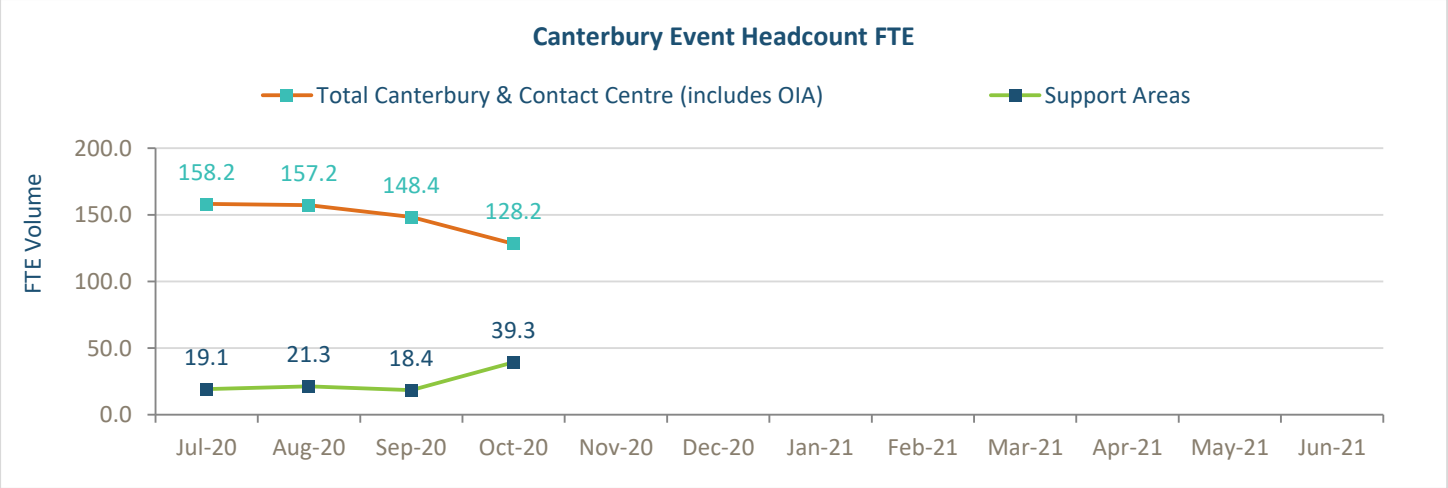
Section 2 - Canterbury (cont.)



On average, we closed 121 claims per week during October, consistent with the weekly average in September (122). There were a total of 541 Canterbury claim resolutions in October.



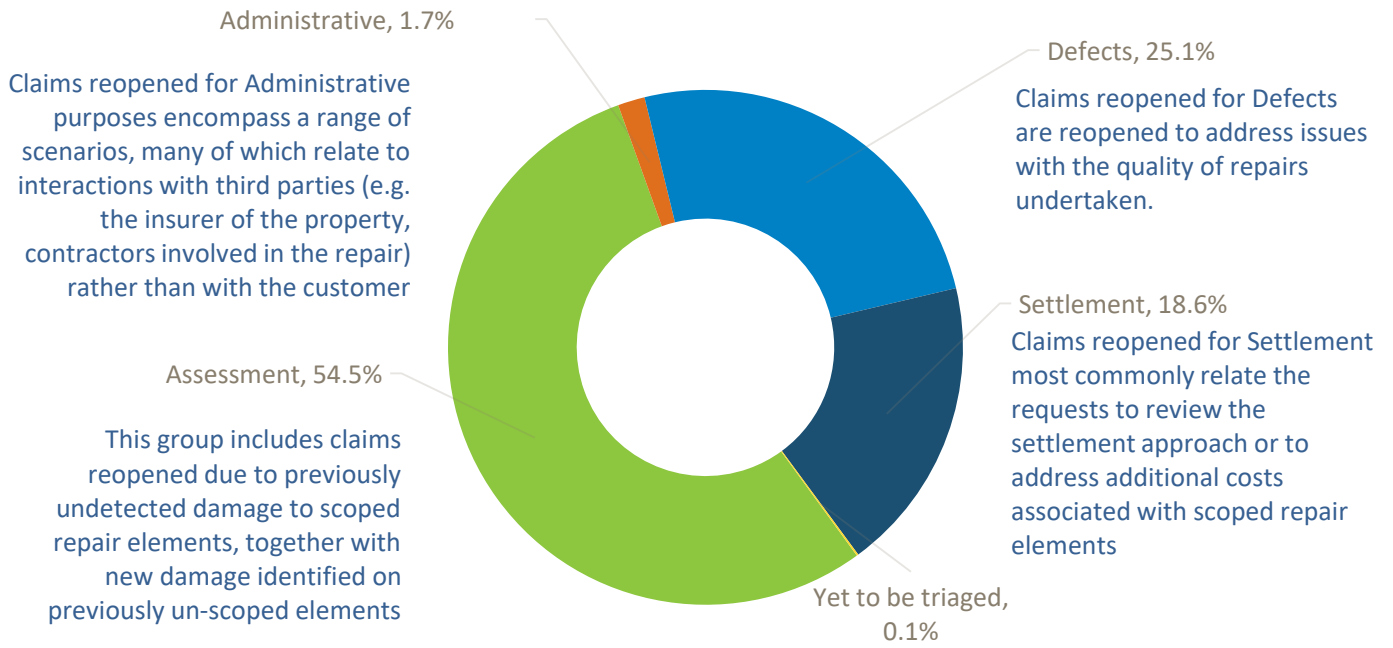
Resolution of aged claims remains a key priority for our settlement teams. Claims open for 12 months or more reduced by 7% over the month (307 down to 286), as at 31 October. Claims aged 9 - 12 months also reduced by 21% since September EOM (107 down to 85). There was an 28% growth in claims aged < 3 months (729 up to 933).



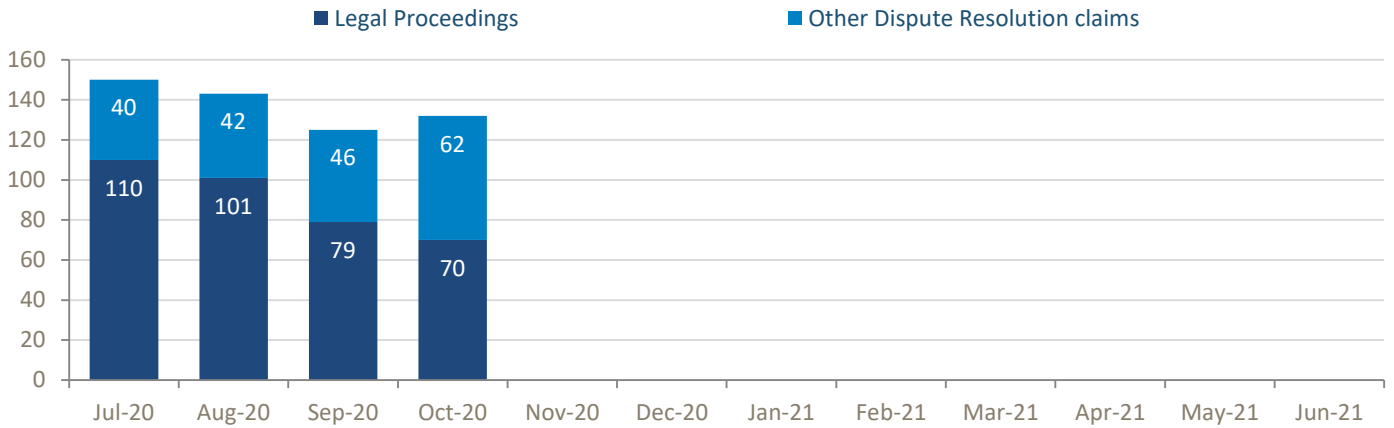
The Canterbury Event Headcount was stable this month at 167.5 compared with 166.8 down in September. Some reclassification of FTE between operational v support has taken place this month. We expect the Canterbury Event Headcount to remain stable for the remainder of the calendar year.

Section 2 - Canterbury (cont.)

Open Canterbury Claims by Triaged Tier 2 Profile

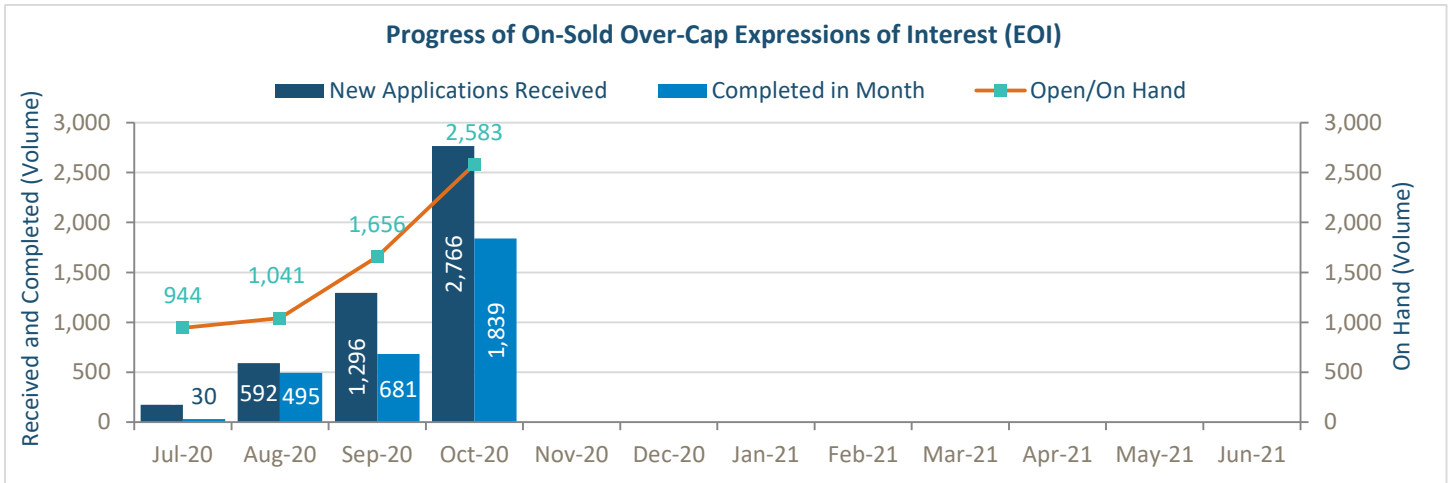


Claims in Dispute



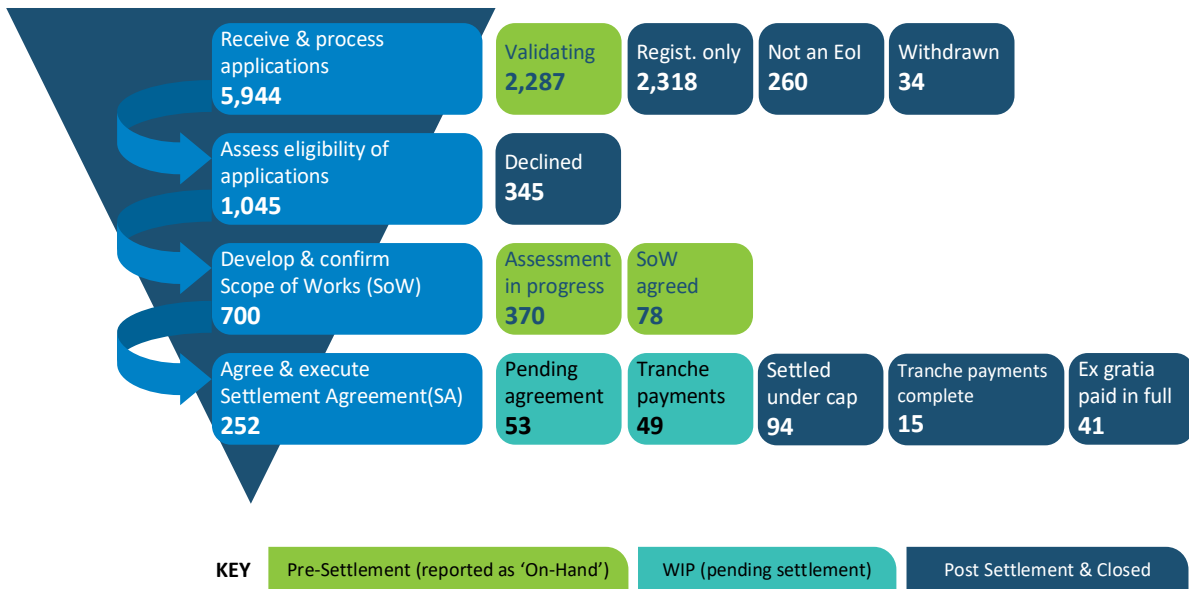
We continued to make steady progress resolving disputed claims. As at 31 October, 70 Canterbury claims remain subject to legal proceedings, down from 79 at the end of September. Recent consolidation of our Disputes Resolution teams has enabled us to refine the definition of claims in dispute, providing improved reporting clarity (seen here as 16 reclassified claims).

Section 2 - Canterbury (cont.)



We received 2,766 applications for government support to repair On-Sold Over-Cap properties in October (vs. 1,296 in Sep-20). This was offset by completion of 1,839 applications leaving 2,583 open applications on hand at month's end. The increased volume of resolved applications this month included closure of 1,467 'Registration Only' EOIs.

The following chart plots the flow of On-Sold EOI's through the value chain. To date we have completed 3,361 EOI's of which 150 have been paid in full, 102 are undergoing settlement, and the remainder have been closed without payment (inclusive of 2,318 Registration Only EOI's).

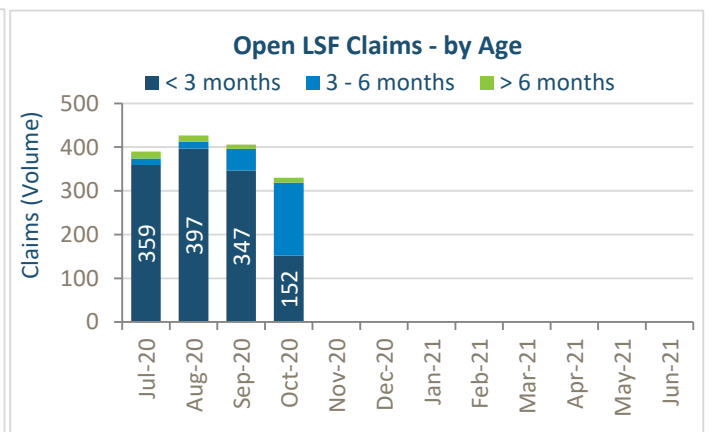
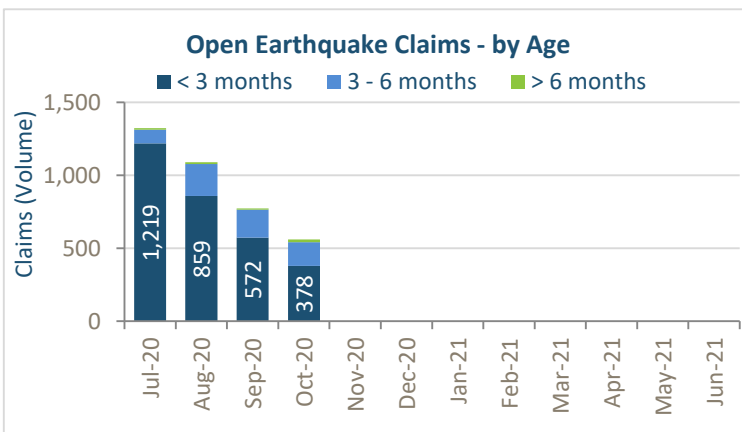
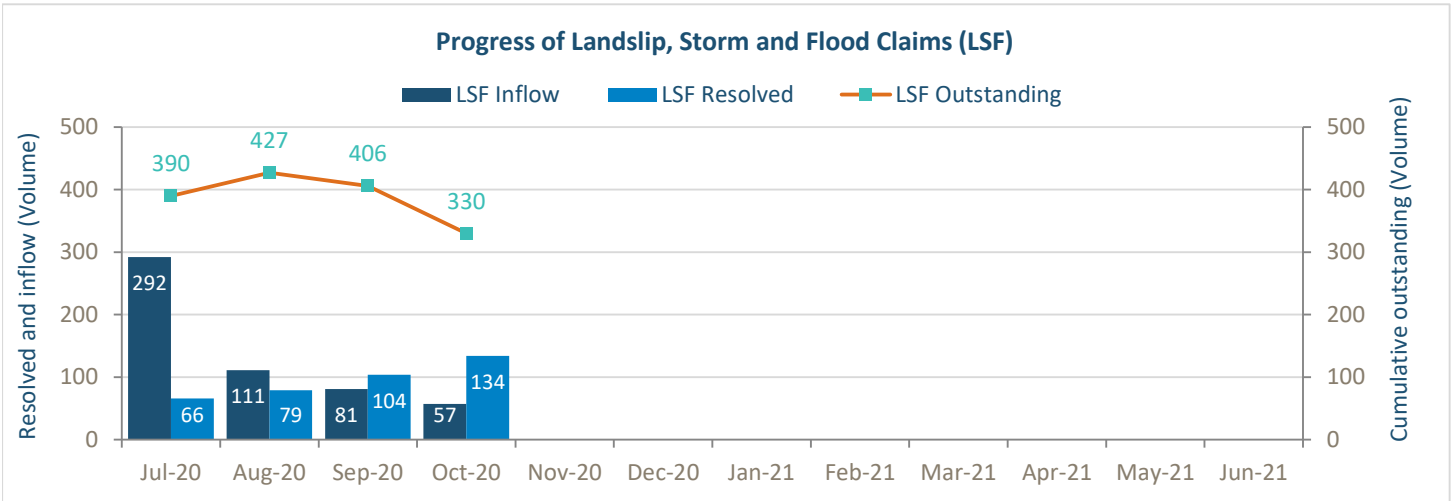
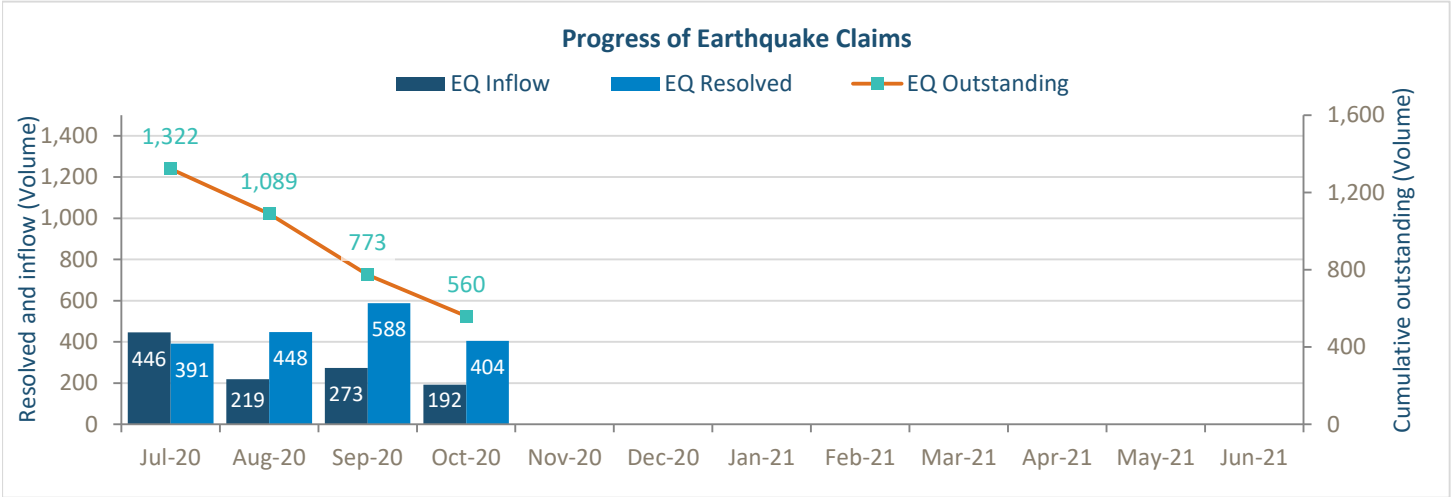


Section 3 - Other Natural Disaster Events (Excluding Canterbury/Kaikōura)

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

We recorded inflow of 249 new and reopened claims in October. Of these lodgements, 77% (192) were earthquake claims, while the balance related to landslip, storm and flood damage ('LSF').

A M5.2 earthquake on 27 September south-west of Taumarunui has resulted in 17 claims in October, additional to the 14 claims lodged in September. We also received 20 additional claims resulting from a M5.4 earthquake on 3 September west of St Anaud.



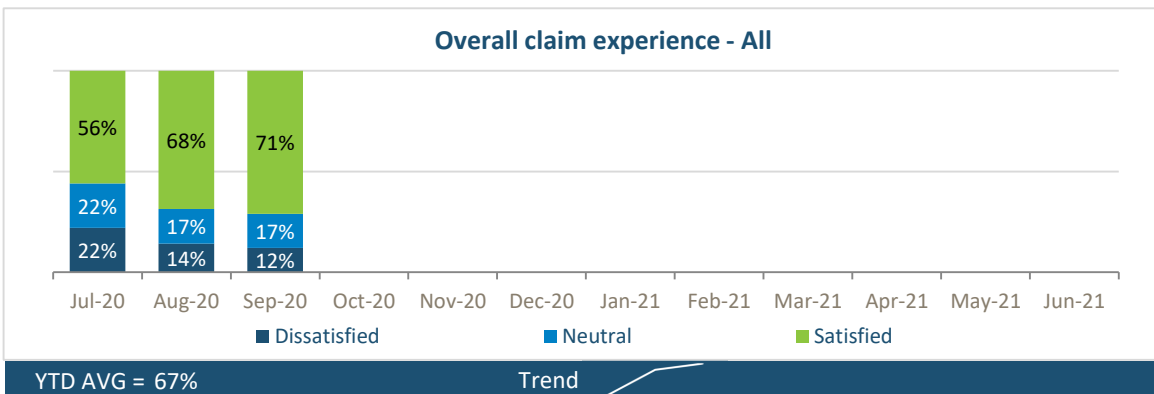
Note: Inflow refers to claims lodged as well as reopened.

Section 4 - Customer Focus

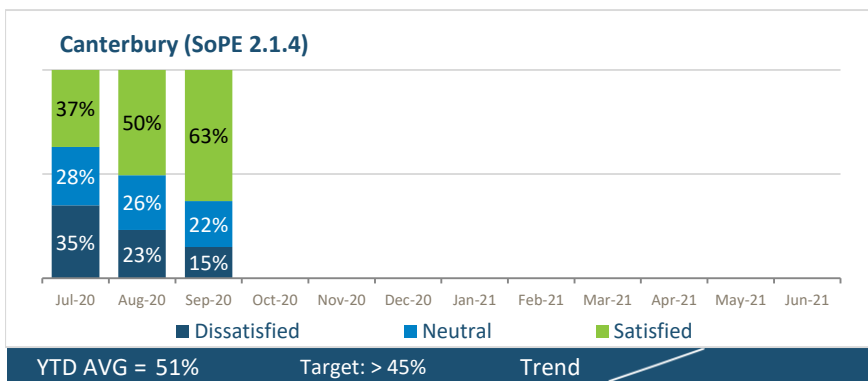
Overall satisfaction continues to show a healthy upward trend across both our Canterbury and other Natural Disaster Event customers this month. This rounds out a quarter of strong performance resulting in an overall satisfaction rating that is the highest since Q3 FY15-16.

Overall claim experience

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



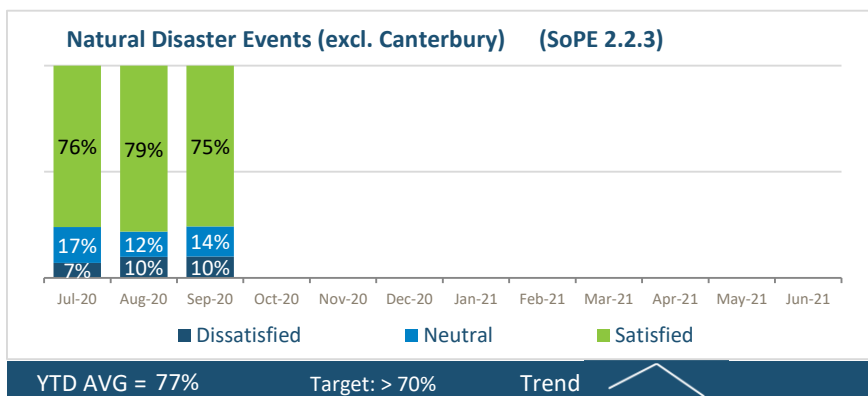
Overall claim experience by event response



Our Canterbury customers

This month, 8 out of 10 of our customers were satisfied with their recent claim experience. Across the quarter, our performance has remained stable.

NB: Apart from SoPE measure 2.1.4, all other Canterbury customer focus measures are measured against customers' recent experiences ie. last 6 months.

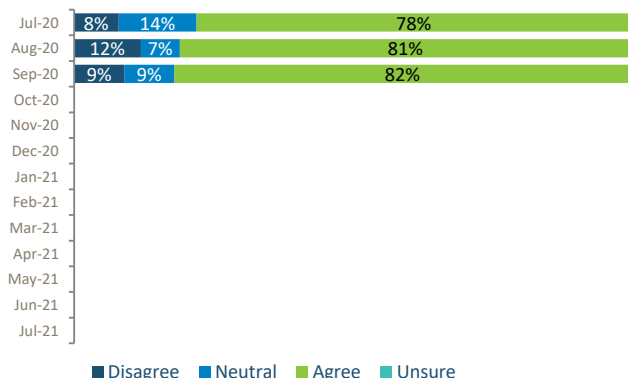


Our Natural Disaster Events customers

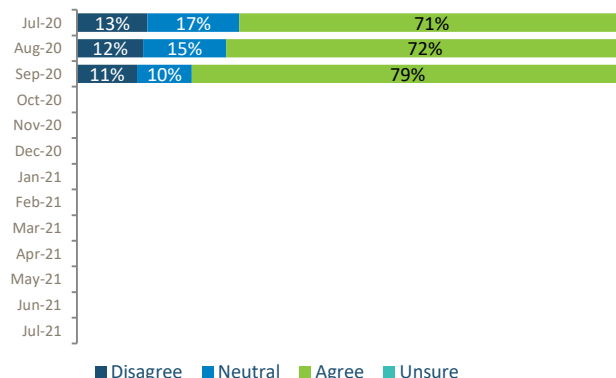
Overall satisfaction amongst our customers has been strong this month rounding out what has been a strong quarter.

Transparent, fair and reasonable interactions

Canterbury - Recent Experiences (SoPE 2.1.5)



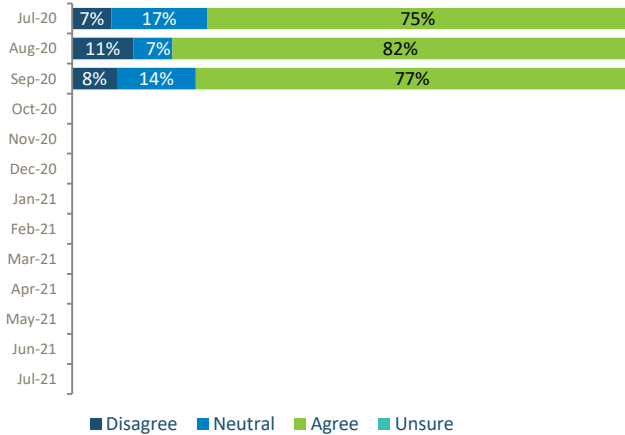
Natural Disaster Events (excl. Canterbury) (SoPE 2.2.4)



Section 4 - Customer Focus (cont.)

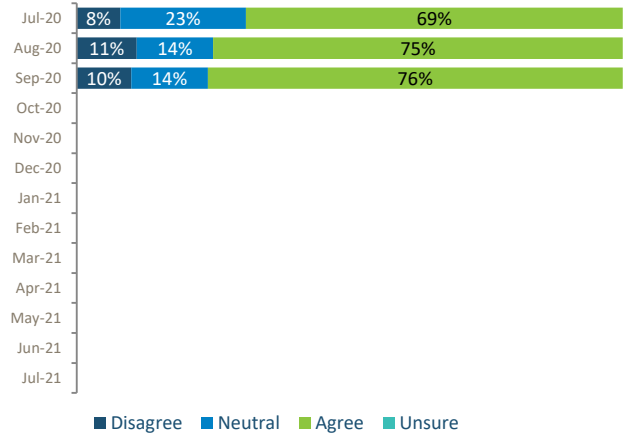
Responsive to individual needs and situation

Canterbury - Recent Experiences (SoPE 2.1.6)



YTD AVG = 78% Target: > 70% Trend

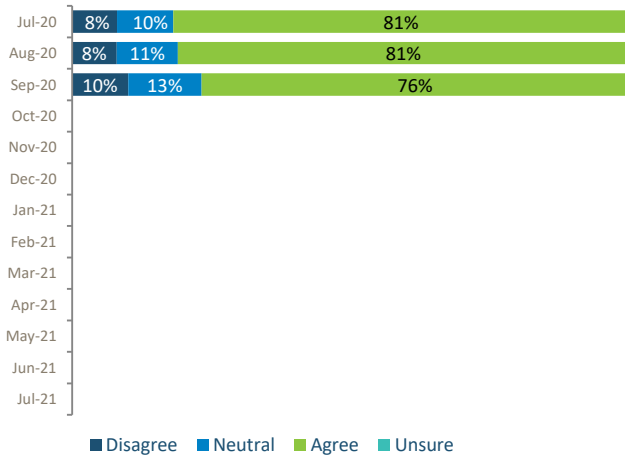
Natural Disaster Events (excl. Canterbury) (SoPE 2.2.5)



YTD AVG = 75% Target: > 70% Trend

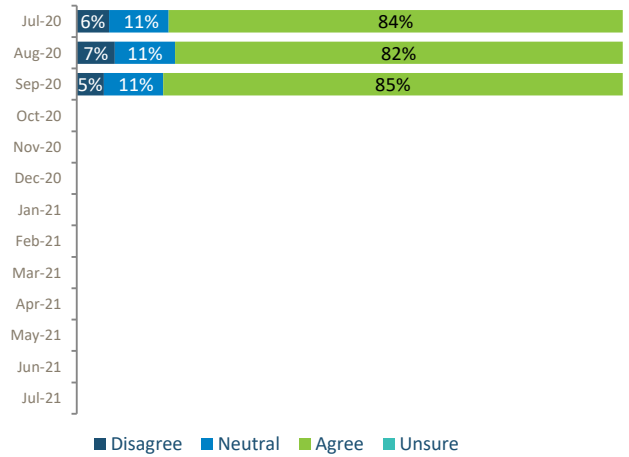
Quality of communication and customer clarity on next steps

Canterbury - Recent Experiences (SoPE 2.1.7)



YTD AVG = 79% Target: > 70% Trend

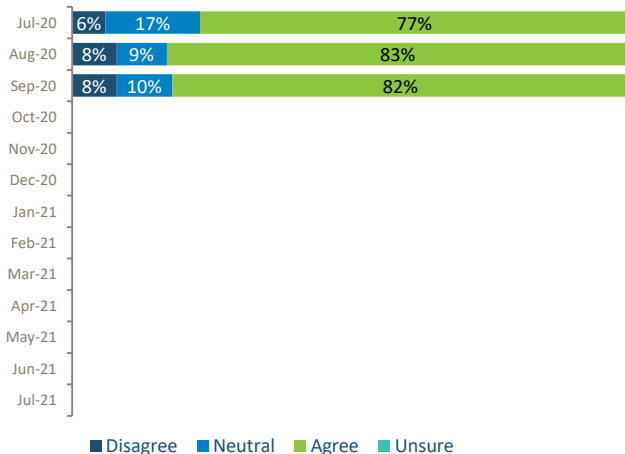
Natural Disaster Events (excl. Canterbury) (SoPE 2.2.6)



YTD AVG = 84% Target: > 70% Trend

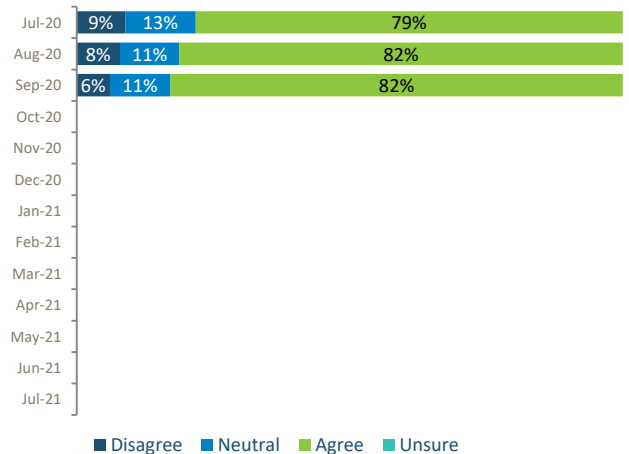
Demonstrating expertise and a desire to help

Canterbury - Recent Experiences (SoPE 2.1.8)



YTD AVG = 81% Target: > 70% Trend

Natural Disaster Events (excl. Canterbury) (SoPE 2.2.7)

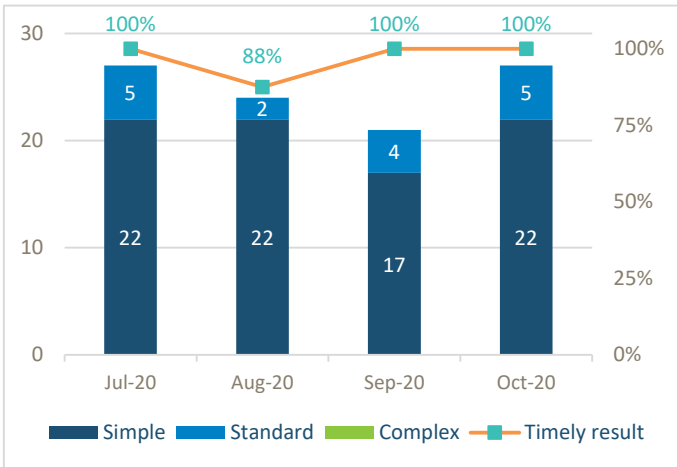


YTD AVG = 82% Target: > 70% Trend

Section 4 - Customer Focus (cont.)

Timeliness of complaint resolution

Canterbury (SOPE 2.1.9)

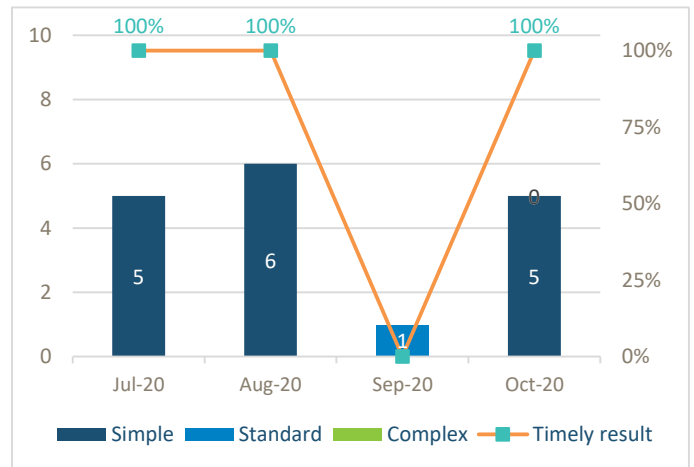


YTD AVG = 97%

Target: > 90%

Trend

Natural Disaster Events (Excl. Canterbury) (SOPE 2.2.8)



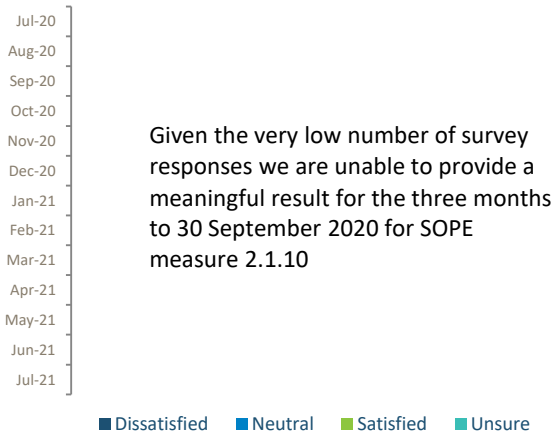
YTD AVG = 94%

Target: > 90%

Trend

Quality of complaint resolution

Canterbury (SoPE 2.1.10)

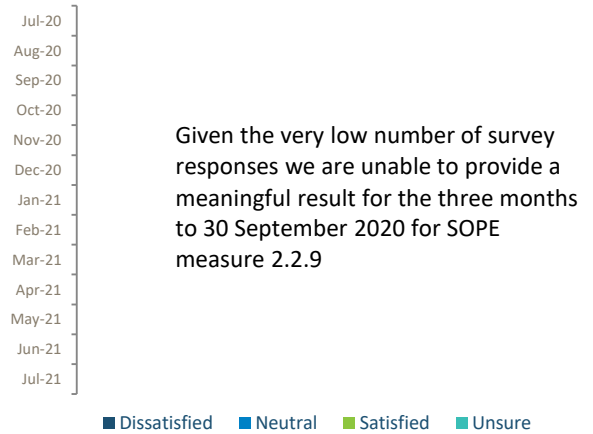


YTD AVG =

Target: > 75%

Trend

Natural Disaster Events (excl. Canterbury) (SoPE 2.2.9)

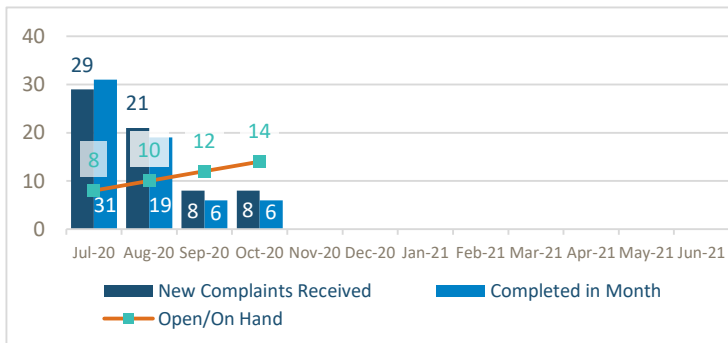


YTD AVG =

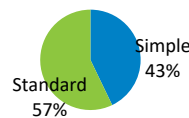
Target: > 75%

Trend

Progression of customer complaints



Complexity of Open Complaints



We received inflow of 8 new complaints in October (7 simple, 1 standard complexity), offset by resolution of 6 complaints. This left 14 open complaints on hand at month end up from 12 open at 30 September.

Eight of the 14 complaints open at month end were standard complexity and the remainder were simple.

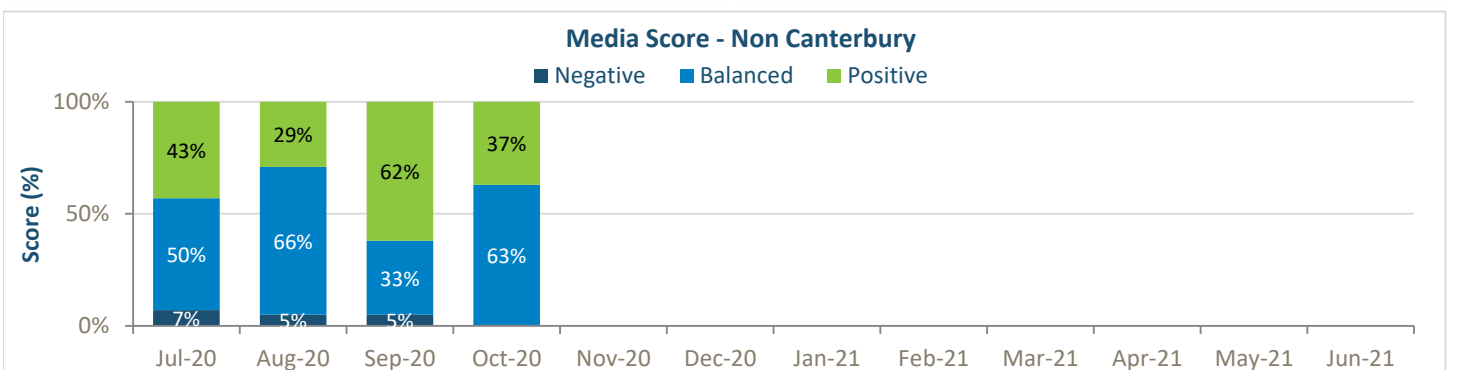
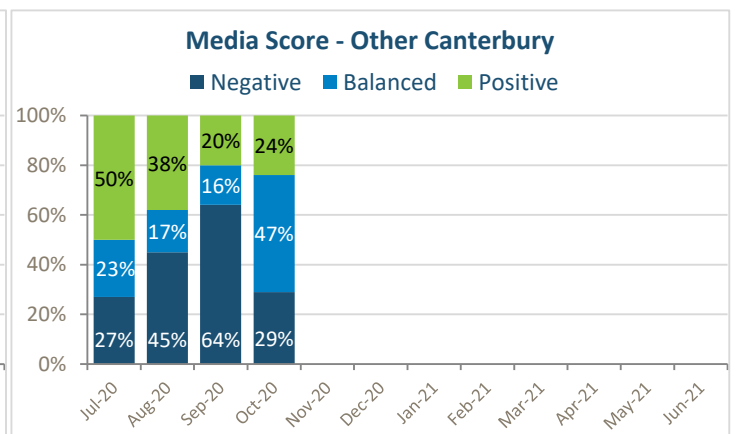
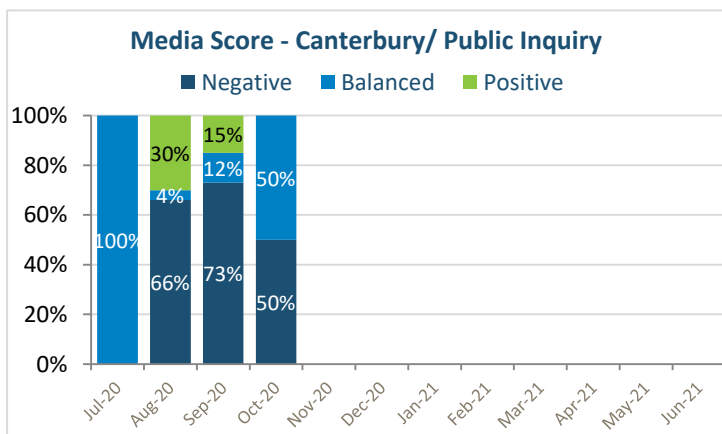
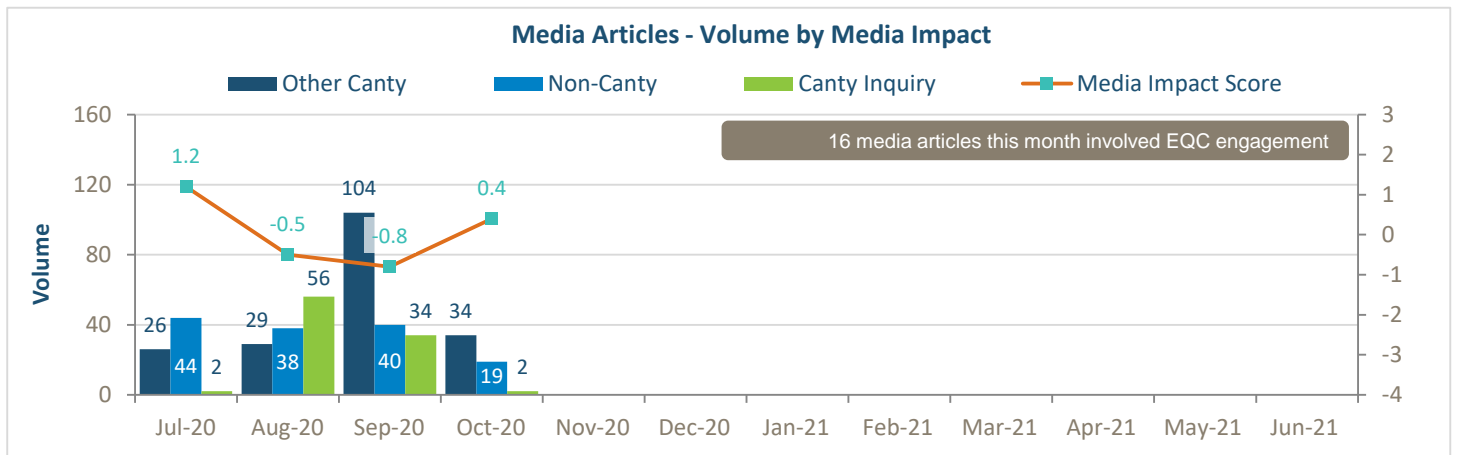
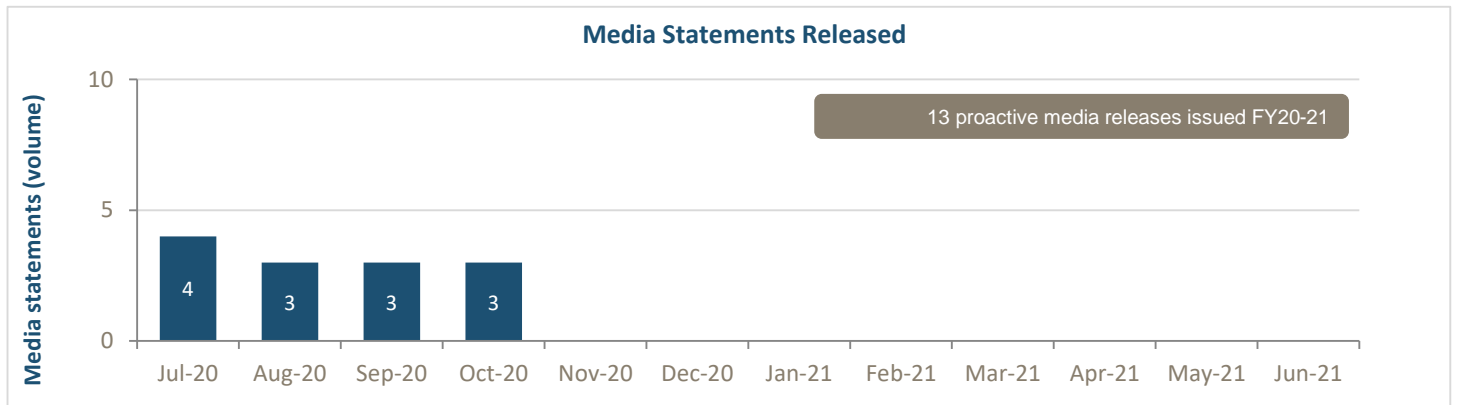
Total call, email and post volume

	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Trend
Outbound - Inbound Ratio	16:84	18:82	22:78	18:82	16:84	17:83	
Grade of Service	100%	98%	98%	99%	97%	97%	
Abandonment Rate	1%	2%	1%	1%	3%	3%	
Roll Over No Answer	12	80	33	45	162	138	
Total Calls	2,703	4,147	4,940	5,099	5,770	5,839	
Total Email and Post	2,377	2,960	2,280	2,542	4,955	7,236	

Section 5 - Media

The volume of media coverage dropped sharply this month following a month of intense scrutiny due to the government’s response to the Public Inquiry and the 10 year anniversary of the Darfield earthquake. Coverage this month was primarily driven by the application deadline for our On-Sold Programme. With reporting largely positive on this and negative reporting relatively rare, our Media Impact Score recovered to a marginally positive 0.4 this month.

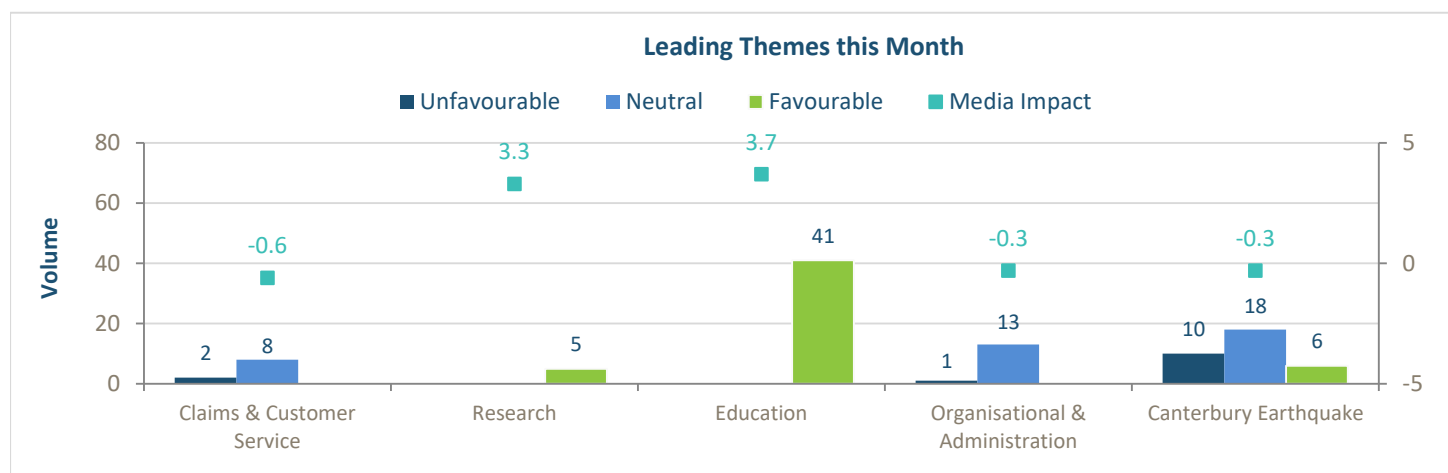
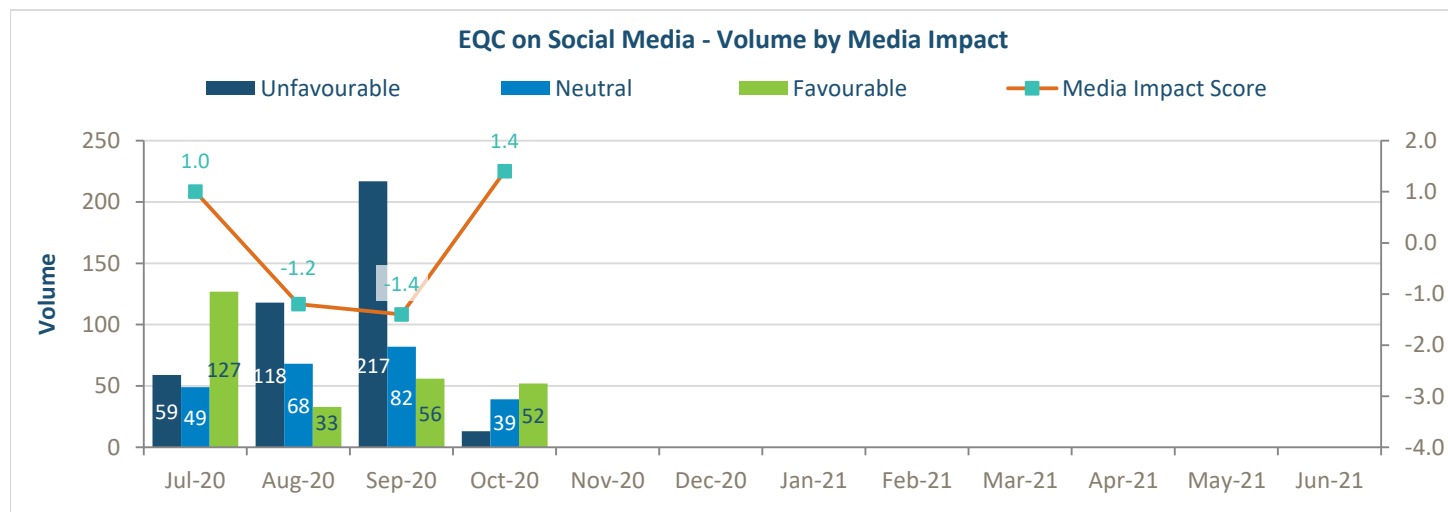
The launch of research into structural insulated panels, funded by EQC and BRANZ, generated some positive reporting that highlighted our research function mid-month.



Section 5 - Media (cont.)

In contrast to the past two months, which were dominated by the Public Inquiry, our education function returned as the leading focus of conversations, accounting for nearly 40% of all social media coverage. The shift in focus resulted in a recovery of our Media Impact Score to a moderately positive 1.4. This represents a notable 2.8 point upward shift from last month's score. The volume of posts dropped sharply this month, to less than a third of September's total.

The shift in focus to our education function this month was largely driven by posts relating to ShakeOut 2020 and the promotion of the Quake Safe Your Home guide, both of which were regularly shared and circulated among social media sources. These posts effectively highlighted our focus on *improving knowledge about NZ's natural hazards*.



The shift in focus to our education function has driven our leading message this month of *improves knowledge about NZ's natural hazards* (46 posts), while our second leading message was *demonstrates operational inefficiency* (7 posts).

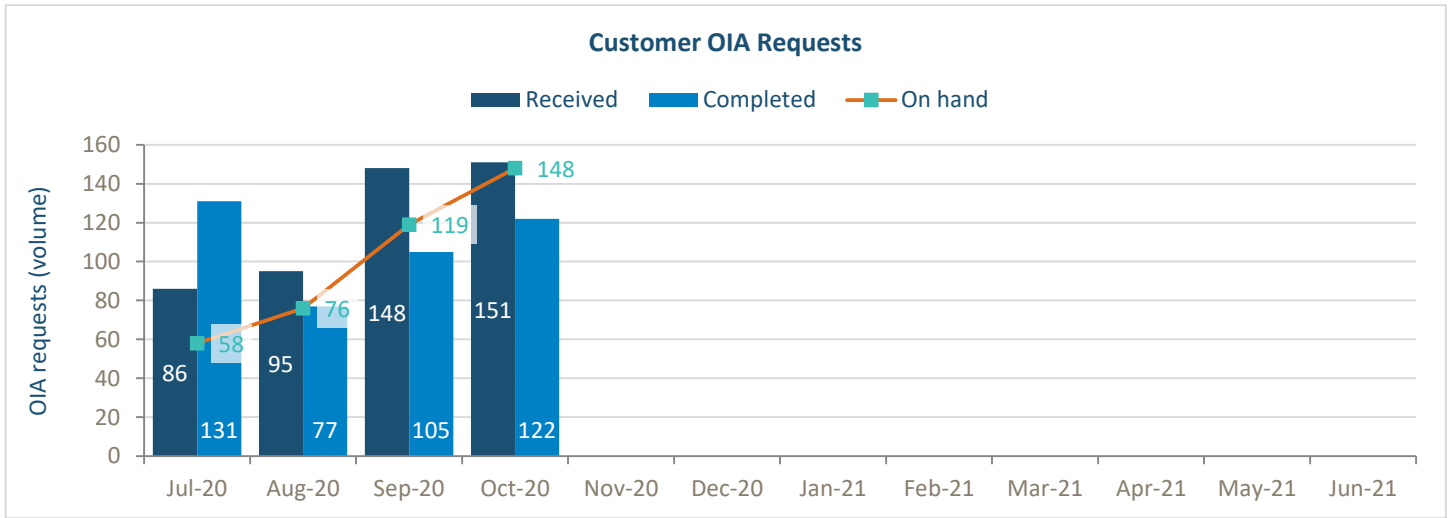
Understanding the Media Impact Score

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.

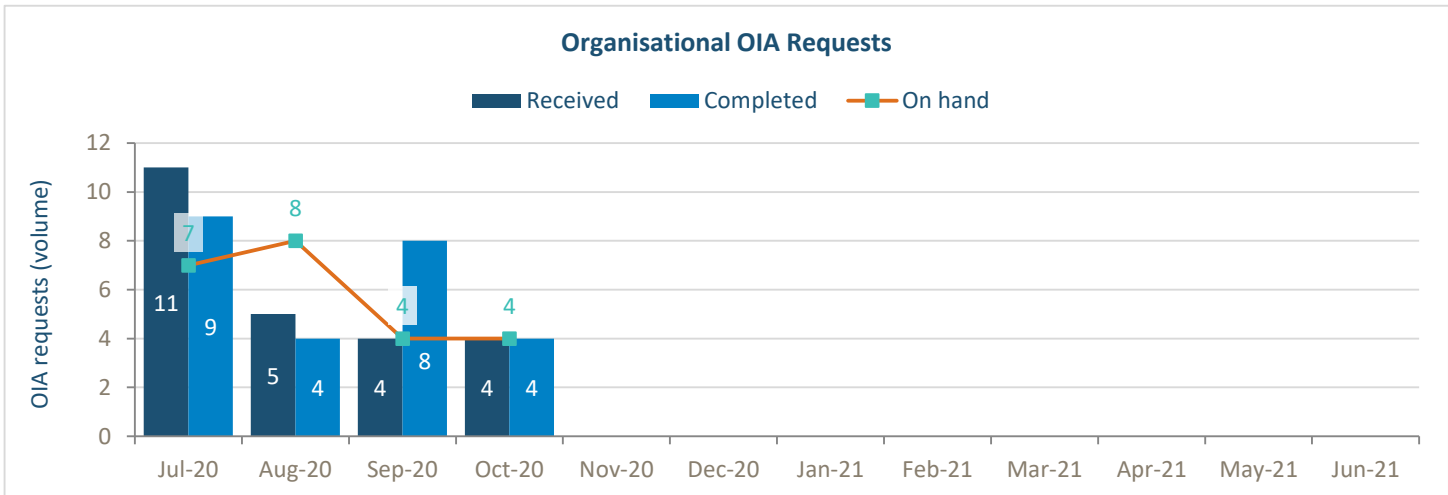
The new methodology combines **content analysis** (what the coverage says, the tone, topics, and messaging) with **salience** (its importance/ influence, by taking into account the audience size and potential reach of each piece of coverage, our positioning and prominence within that coverage, and the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

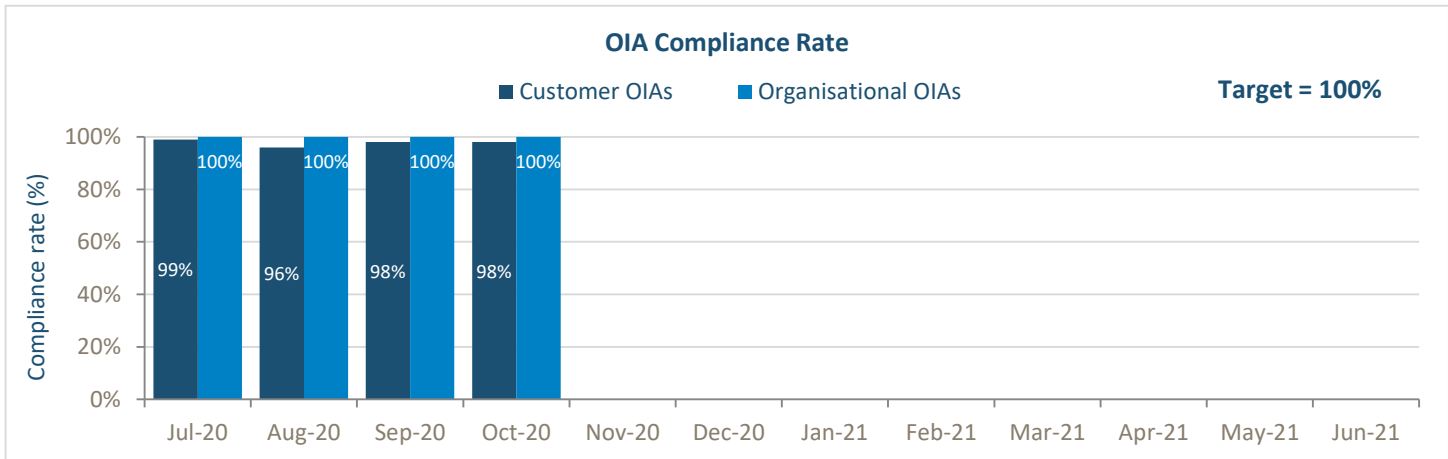
Section 6 - Official Information Act (OIA) Requests



This month, our Customer OIA Team received 151 new OIA requests (vs. 148 in Sep-20). Coupled with the requests on hand from last month and 122 requests resolved this month, the team have 148 requests on hand at month's end.



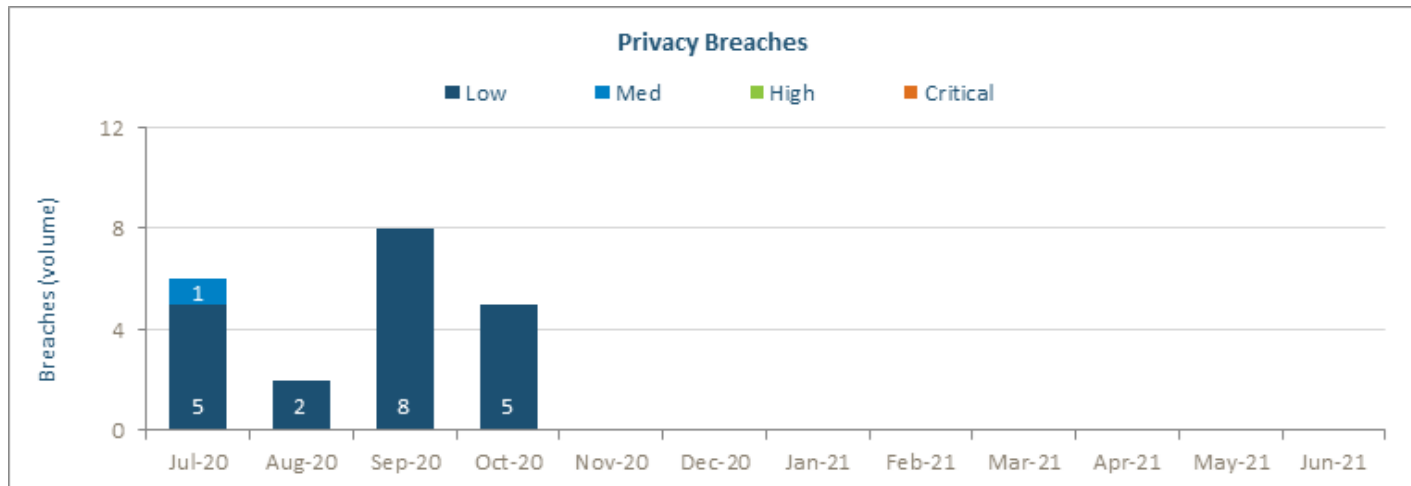
This month, our Government Relations Team received 4 new high level OIA request (vs. 4 in Sep-20). Coupled with the cases on hand from last month and 4 requests resolved this month, the team have 4 open requests on hand at month's end.



This month our Customer OIA Team achieved a compliance result of 98% this month including three instances of Customer OIA non-compliance. During the same period our Government Relations Team maintained 100% compliance for organisational/ high level OIA requests.

Section 7 - Privacy Breaches

Five privacy breaches (vs. 8 in Sep-20), 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 five reported breaches this month relate to 'Incorrect email address used' (3); 'Incorrect document content' (1); and 'Wrong document sent' (1). All reported breaches have been contained, and no harm appears to have arisen as a result.

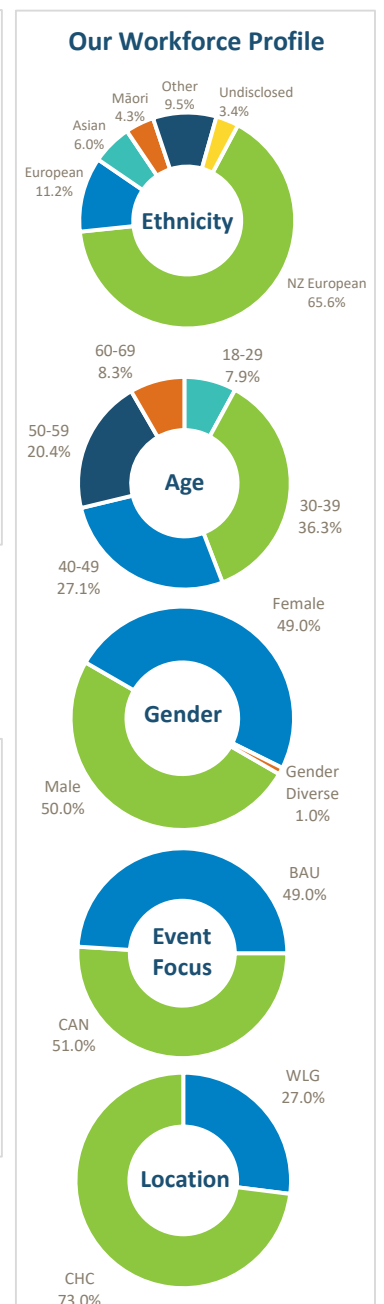
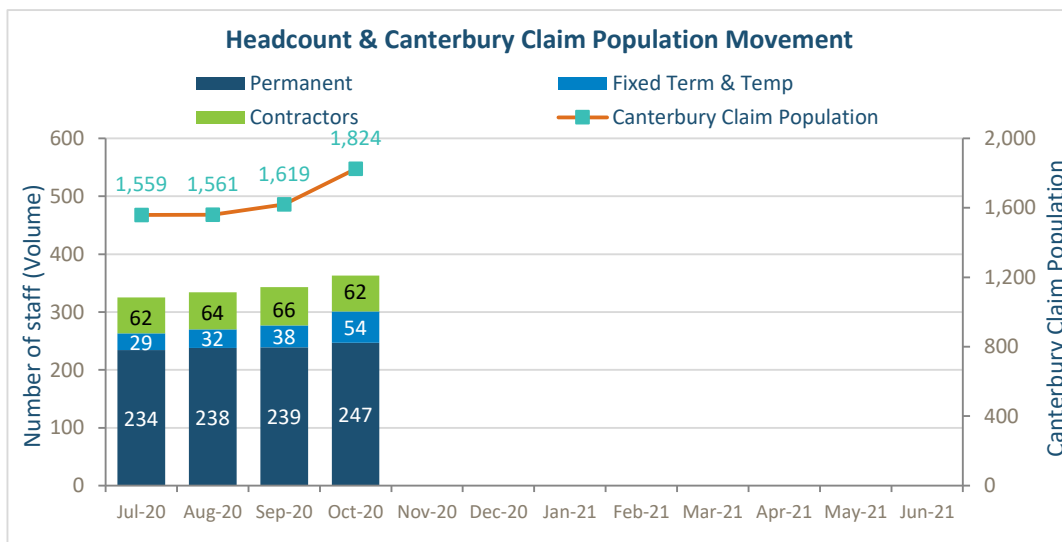
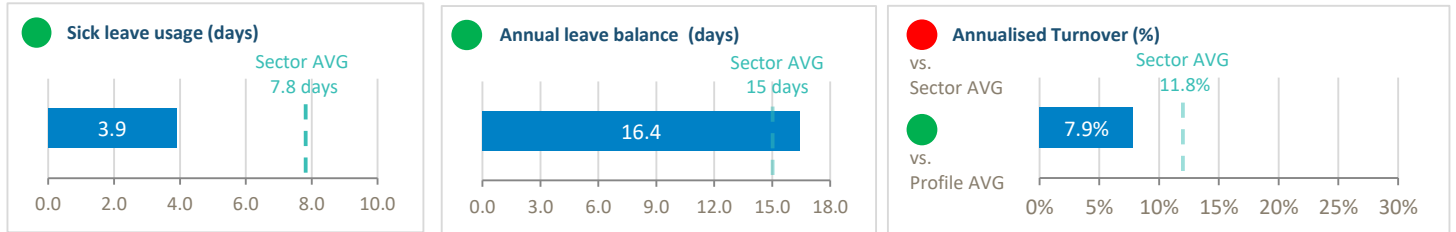
Severity Scale

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

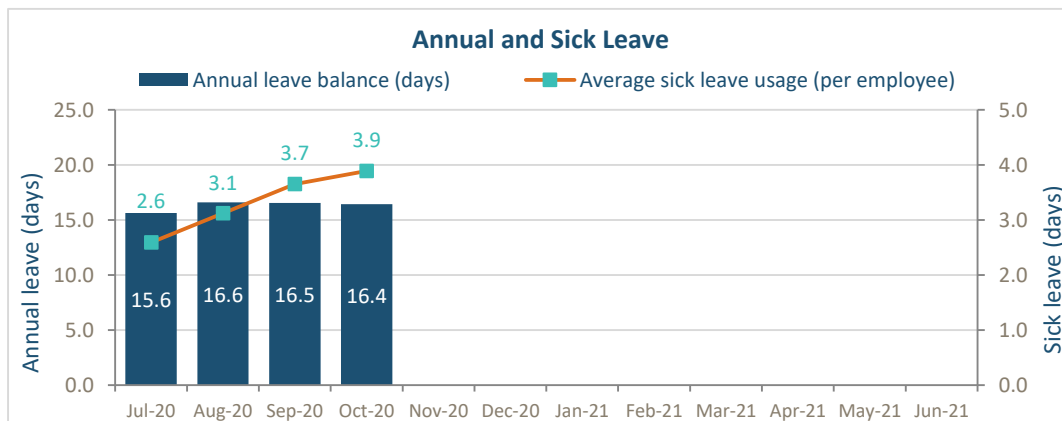
Our workforce headcount increased during the month as expected, with planned recruitment undertaken. This increase relates to new people entering our Canterbury Earthquake Sequence and Transition Performance and Support teams in Christchurch. Our average annual leave balance remains stable at 16.4 days (vs. 16.5 days for Sep-20) and remains higher than the corresponding Public Sector Average ('average') of 15 days, while average sick leave usage increased slightly to 3.9 days (vs. 3.7 days for Sep-20) against a corresponding average of 7.8 days. Our annualised turnover ('voluntary turnover') dropped to its lowest rate in four years to 7.9% (vs. 10.6% for Sep-20) comparing favourably to the corresponding average of 11.8%.

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



As reported above, our workforce headcount increased as expected with planned recruitment undertaken. This increase relates to new people entering our Canterbury Earthquake Sequence and Transition Performance and Support teams in Christchurch.

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



Covid-19 continues to influence our people data and trends. Since the beginning of lockdown in late March a high percentage of annual leave has been cancelled. This has resulted in an annual leave balance that is higher than the Public Sector Average ('average') of 15 days, though stable at 16.4 days. On the other hand our average sick leave usage increased slightly to 3.9 days, which continues to compare favourably to the corresponding average of 7.8 days.