



# Customer Service & Complaints Management

**NSW CTP - Claims**



# Getting started

## **PAGE 3**

Our commitment to you

## **PAGE 4**

Complaint management

## **PAGE 5**

How to lodge a complaint / Complaints escalation process

## **PAGE 6**

Complaints escalation information

## **PAGE 7**

Managing unreasonable customer conduct

## **PAGE 8**

Customers in need of further assistance and support

## **PAGE 9**

We value your feedback

## **PAGE 10**

Your privacy



# Our commitment to you

Allianz strives to deliver superior customer services by treating our customers with courtesy and respect, while responding promptly with empathy, honesty, and professionalism.

As a licensed insurer in the NSW CTP Scheme, we're committed to the SIRA Customer Service Conduct Principles, which are our guide to consistent service delivery. Through these, we seek to ensure customers have a high-quality experience whenever they contact Allianz.



## The customer service conduct principles we abide by are:

1. Be efficient and easy to engage with
2. Act fairly, with empathy and respect
3. Resolve customer concerns quickly, respect customers' time and be proactive
4. Have systems in place to identify and address customer concerns
5. Be accountable for actions, and honest in interactions with customers



For further information, visit [SIRA](#).

## How we measure our service

Our ambition is to provide a positive difference to our customers by listening and acting to their needs. We measure customer satisfaction by inviting our customers to complete an online survey. This feedback helps us understand customer needs to enhance your overall experience.

Our Customer Experience Measurement provides a voice for you. It helps us implement meaningful improvements by using the information received through customer feedback channels about our service delivery. This includes recording and analysing information received through:

- Complaints Handling Process
- Customer satisfaction surveys
- Positive feedback (compliments)

# Complaint management

## Our commitment

At Allianz, we do all we can to ensure the experience with us is positive. Unfortunately, despite our best efforts, sometimes things go wrong, and customer expectations may not be met.

We believe that an important part of customer care is responding to and resolving customer complaints quickly and effectively. If you experience a problem or you're dissatisfied, it's important we hear about it.

Complaints are managed in line with the Motor Accident Guidelines NSW. Where possible, complaints will be managed and resolved at the first point of contact. When complaints can't be resolved at the first point of contact, they'll be prioritised in accordance with the urgency of your needs to ensure we:

- acknowledge that we've received your complaint
- respect you and make sure you're understood
- keep you informed of the progress of your complaint
- work with you to help resolve your complaint

## What we ask of you

For us to do the best that we can in responding to your complaint, there are a few things we hope you'll help us with:



# How to lodge a complaint /

## Complaints Escalation Process



### Step 1 – Frontline complaints handling

**Complaint made to Allianz:** enquiries or complaints that don't involve complex investigation and may be resolved on the spot. Examples include: non-payment of weekly benefits, calculation of weekly benefits, dissatisfaction with service delivery. Your Case Manager (or other nominated contact point) is your first point of contact for all complaints. They're familiar with your circumstances and are trained to action or escalate your concerns.

#### Responsibility

Allianz / Case Manager

#### Acknowledged

2 business days

#### Resolved

2 business days



### Step 2 – Internal complaints resolution

**Complaint escalated to Team Manager:** complaints that aren't able to be resolved at Step 1 or require complex investigation and intervention from management. You may wish to escalate to a Team Manager or more Senior Manager as per the complaint's escalation process by contacting Allianz by phone on **1300 131 319** or email to [NSWCTPClaims\\_CustomerService@allianz.com.au](mailto:NSWCTPClaims_CustomerService@allianz.com.au).

#### Responsibility

Allianz / Team Manager

#### Acknowledged

2 business days

#### Resolved

5 business days



### Step 3 – Internal complaints resolution

**Complaint can't be resolved to the satisfaction of the complainant:** if the complaint can't be resolved at Step 2, you'll be notified and provided the opportunity to have a more senior representative of Allianz independently consider your complaint. You'll also be provided with the opportunity to lodge your complaint externally or with the dispute handling bodies.

#### Responsibility

Allianz / Team Manager or more senior representative

#### Acknowledged

5 business days

#### Resolved

20 business days



### Step 4 – External complaints resolution (IRO)

**Complaints that aren't able to be resolved with Allianz** or concerns with the Allianz service delivery or process can be directed to the Independent Review Office (IRO) at **13 94 76** or via email to [contact@iro.nsw.gov.au](mailto:contact@iro.nsw.gov.au) or by visiting IRO via website [www.iro.nsw.gov.au](http://www.iro.nsw.gov.au). These complaints will be categorised as:

1. Fast and Fair
2. Escalated Complaints

#### Responsibility

IRO

#### Acknowledged

2 business days (category 1)

5 business days (category 2)

#### Resolved

30 business days

# Complaints escalation information

## Complaint about your Service Provider

If you have a complaint about your service provider (e.g. Medical Practitioner, Rehab Provider etc.), you may seek assistance from your Case Manager or the State Insurance Regulatory Authority (SIRA) on **13 10 50**, [contact@sira.nsw.gov.au](mailto:contact@sira.nsw.gov.au) or via the **SIRA website**.

## Claims Dispute Process

During the life of your claim, we'll be required to make decisions that will determine your access to income support, treatment and care, and potential entitlement to damages. As these decisions are made, you'll have access to a dedicated claims dispute resolution process, should you disagree with the decision we've made. The Claims Dispute Process works concurrently with the Complaints Escalation Process (detailed below) in reviewing and seeking to resolve any dispute raised regarding a specific determination made on your claim.

## Internal Review

If you disagree with a decision on your claim, you can have your decision reviewed by our Internal Review team. The process to refer to the Internal Review team will be detailed on any notice received when we've made a decision about your entitlements.

## Personal Injury Commission

If you aren't satisfied with the outcome of the Internal Review, you can make a referral to the Personal Injury Commission (PIC). The PIC is an independent statutory tribunal within the justice system in New South Wales that resolves disputes about Compulsory Third Party Compensation. The PIC can be contacted on **1800 742 679**, by email at [help@pi.nsw.gov.au](mailto:help@pi.nsw.gov.au) or by mail at The Registry, PIC, PO Box 594, Darlinghurst, NSW, 1300.

## Other useful contacts

### NSW Ombudsman

An independent and impartial watchdog that can investigate the conduct of most government agencies and some private sector agencies in NSW. The NSW Ombudsman can be contacted on 02 9286 1000.

### Where you can get other assistance

Services Australia issues payments for many government agencies including Centrelink and Medicare. They offer support including government payments, job seeking assistance, skill development, and payment of medical expenses. For more information about these services, contact **13 24 68** or visit [MyGov](https://mygov.au).

# Managing unreasonable customer conduct



## Unreasonable customer conduct

Unreasonable customer conduct is any behaviour by a current or former customer which, because of nature or frequency, raises substantial health, safety, resource, or equity issues for Allianz, our employees, other service users and customers, or the complainant themselves.

We view abuse, threat, intimidation, or harassment of our employees as unacceptable behaviour. If a customer exhibits behaviour which is considered unacceptable, we may:

- give them a warning
- set limits or conditions on their contact with us
- cease all direct contact with the customer



A decision to have no further contact with a customer will only be made if it appears that the customer is unlikely to modify their behaviour and/or their behaviour poses a significant risk to employees or other parties. This can involve one or more of the following types of behaviour:

- Acts of aggression, verbal and/or physical abuse, threats of harm, harassment, intimidation, stalking, assault.
- Damage to property while on Allianz premises.
- Threats with a weapon or any item that can be used to harm another person or themselves.
- Physically preventing an employee from moving around freely, either within their office or during an off-site visit.
- Behaviour that is otherwise unlawful.

Allianz provides notification to SIRA to advise of any customers demonstrating complex, challenging, unreasonable behaviour, and any warnings or restrictions applied to customers to manage behaviour and ongoing contact.

# Customers in need of further assistance and support

## Assistance and support

We understand you might be experiencing difficult circumstances at various stages throughout your claim, and we're ready to provide you with help and support during this time. When working with you, we'll uphold the values of respect, compassion, sensitivity, diversity, and inclusion.

If you need support from someone else, such as a lawyer, consumer representative, interpreter, family member, or friend, let us know and we'll do our best to help. We may also provide assistance with completing a form, lodging a complaint, or engaging a support person. Contact your Case Manager if you require support.

If you're in need of financial support, your bank may be able to help provide relief for your mortgage payments or support you in other ways. If you're finding it tough to pay your bills, give your utility company a call. They may also be able to help.



**Always call 000 if you or your family are in immediate danger.**

## Support Services

If you need extra support, there are a range of support services that can help no matter your situation. Don't hesitate to reach out to the following organisations for more information, tools, and services that may be available to you:

**Translation and interpreting**  
[www.atl.com.au](http://www.atl.com.au)

**Deaf Connect, website for interpreters**  
[www.deafconnect.org.au](http://www.deafconnect.org.au)

**Vision Australia, website for adaptive resources**  
[www.visionaustralia.org](http://www.visionaustralia.org)

**National Relay Service**  
[www.accesshub.gov.au](http://www.accesshub.gov.au)

**1800RESPECT**  
National 24-hour domestic and family violence and sexual assault line.  
**Call 1800 737 732**  
[www.1800respect.org.au](http://www.1800respect.org.au)

**Lifeline**  
24/7 counselling and referral service for people in a crisis.  
**Call 13 11 14**  
[www.lifeline.org.au](http://www.lifeline.org.au)

**Beyond Blue**  
24/7 support to people experiencing anxiety or depression.  
**Call 1300 224 636**  
[www.beyondblue.org.au](http://www.beyondblue.org.au)

**MensLine Australia**  
24/7 support, information, and referral service for men with family and relationship issues.  
**Call 1300 78 9978**  
[www.mensline.org.au](http://www.mensline.org.au)

**National Debt Hotline**  
Financial counselling is a free, confidential service to help people in financial difficulty.  
**Call 1800 007 007**  
[www.ndh.org.au](http://www.ndh.org.au)

**Community Legal Centres Australia**  
A non-for-profit community organisation providing legal and related services to the public.  
[www.clcs.org.au](http://www.clcs.org.au)



# We value your feedback

We're here to answer your questions and respond to your feedback, be it a suggestion, compliment, or complaint, as it will help us improve our services. To further improve your customer experience, you may from time to time receive a customer satisfaction survey from icare, which we encourage you to complete.

If you're dissatisfied with our services, we aim to resolve any issues as quickly as possible and welcome any feedback through the following:



**Phone**  
**1300 131 319**



**Online**  
**[www.allianz.com.au/contact-us.html](http://www.allianz.com.au/contact-us.html)**



**Email**  
**[NSWCTPClaims\\_CustomerService@allianz.com.au](mailto:NSWCTPClaims_CustomerService@allianz.com.au)**



**Post**  
**GPO Box 4629 Sydney NSW 2001**



**In person**  
**10 Carrington Street, Sydney NSW 2000**



# Your privacy

Protecting the privacy and the confidentiality of our customers' personal information is important to us, as it's fundamental to the way we conduct business. Allianz is sensitive to privacy issues and treats the ongoing trust our customers have placed in us very seriously. For more information, refer to our [Privacy Policy](#).

