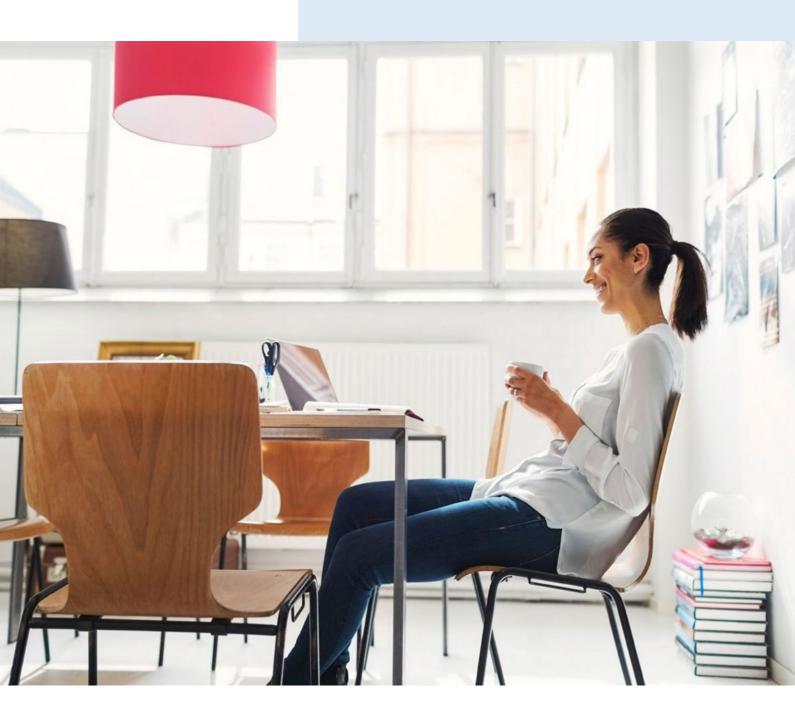


SA -CTP Complaints Management Brochure



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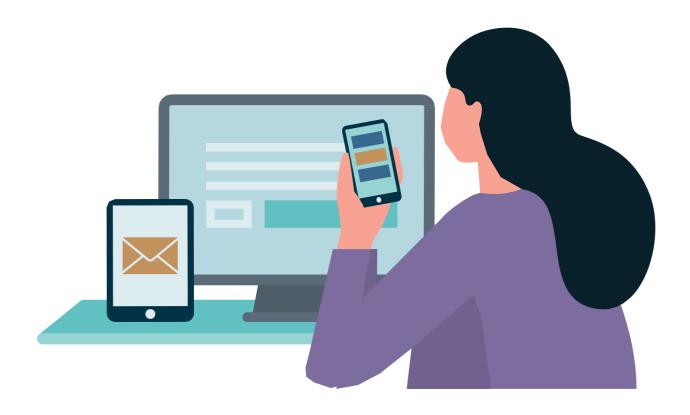
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Our commitment to you

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

If you experience a problem, or you're dissatisfied in any way, it's important we hear about it. We take your complaint seriously and will work with you to address your complaint quickly in a fair and transparent way.

If we're unable to resolve your complaint on the spot, we'll provide you with a complaint reference number.

During the complaints process, we'll provide you with the name and contact information of the person handling your complaint.



Interpreter/Translator services

If you require an interpreter or translator when contacting us regarding your complaint, call the Translating and Interpreting Services on 131 450 and ask to be connected to Allianz Australia Limited – CTP SA Claims.



For further information, visit SA CTP Insurance Regulator.

Complaints can be escalated to the Regulator's Office, but we encourage you to try to resolve the matter with us before doing so.

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)

In addition, the CTP Insurance Regulator undertakes a short telephone survey with people who have made a CTP Claim. The information collected from the survey helps them to better understand your claims experience and determine an average Claimant Service Rating for Allianz. The results are published on their website, and we use this feedback to identify any opportunities to provide a better experience for our claimants. We encourage you to complete the survey should you be asked to participate.

If you'd like to read up on additional information about the Claimant Service Rating, we recommend you visit **SA CTP Insurance Regulator.**

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 SA CTP Insurance/Regulator Rules. We'll also ensure that 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

In order 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:

there are instances of any abusive, offensive, or

Ş

Be polite

Be accurate

threatening language.

It helps you and your claim if we have all the facts and documents. Provide the best information you can to help us efficiently understand your situation and complaint.

We ask that you communicate and treat our staff with respect. Our staff may terminate a phone call where

Be clear

Try to focus on the facts that are relevant to your complaint. Communicating clearly will help us correctly understand your situation as soon as possible.

Be aware

Allianz takes threats seriously. Any communication containing threats or advocating illegal actions will be reported to the SA Police for investigation. Restrictions may also be placed on you communicating with Allianz.

Be Realistic

We'll let you know what we can realistically do by when. We ask that you recognise that we'll do our best to resolve your complaint.

Consider the outcome that can be sensibly achieved in the circumstances.

This will allow us to investigate and resolve each complaint fairly, impartially, and objectively in order to provide you with a satisfactory resolution

How to lodge a complaint / Our Complaints Handling Process



STAGE 1

Complaint Made to Allianz: We'll endeavour to resolve your complaint within 10 business days of receiving the complaint and provide a final written response within 30 calendar days. If we can't respond to your complaint within 10 business days because further information or investigation is required, we'll tell you within that time frame and seek to agree on a reasonable alternative time frame for you. We'll keep you informed of the progress of our response to your complaint at least every 10 business days unless you agree otherwise.

Step 1

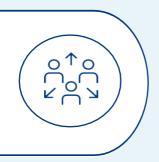
Your Case Manager is your first point of contact for all complaints. They're familiar with your circumstances and are trained to action or escalate your concerns.

Step 2

If you aren't satisfied with your Case Manager's initial response to your complaint, we encourage you to discuss the matter directly with the manager of the Case Manager.

Step 3

If you're still dissatisfied, you may ask for a review by the State Claims Manager. If you aren't satisfied with our response to your complaint, it may be progressed to Stage 2. We'll let you know who to contact for this review.



STAGE 2

Internal Review: If you disagree with a decision we have made, such as your liability determination or your settlement offer, you are able to have the decision reviewed by one of our Internal Dispute Resolution Officers who has the appropriate experience, knowledge and authority. This officer is from a different team to the one managing your claim.

All relevant information relating to the decision you're disputing is sent to the Dispute Resolution Officer. They'll review all the information to make a determination and contact you directly within 15 business days advising if they consider the determination was appropriate or, alternatively, overturning the original decision.



STAGE 3

Conciliation: If you're not satisfied with the outcome of the Internal Dispute Resolution Review, you have 30 business days from the date of the internal review determination to request your Case Manager to arrange a Conciliation Conference. The Conciliation Conference is a meeting between you, one of our representatives and a conciliator (an independent legal professional). The conciliator will independently review your concerns at the Conciliation Conference. We'll arrange the conference within 30 business days of your request if you're not legally represented. You're entitled to seek reimbursement for reasonable expenses in relation to transport and lost income as a result of attending the Conciliation Conference. Limits to these expenses may apply and can be found on the CTP Insurance Regulator website. If you're legally represented, upon request, we can consider whether a Conciliation Conference will be useful in trying to resolve the dispute.

Customers in need of further assistance and support

Contact the CTP Regulator

If you aren't satisfied with the outcome of your complaint, you can contact the <u>CTP Insurance Regulator</u> on their website or via email <u>ctp@sa.gov.au</u>.

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, speak with your Case Manager first. If they're unable to assist, we suggest you contact your bank who 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 Call 131 450 and ask to be connected to Allianz Australia Limited – SA CTP Claims

Deaf Connect, website for interpreters www.deafconnect.org.au

Vision Australia, website for adaptive resources www.visionaustralia.org 1800RESPECT

National 24-hour domestic and family violence and sexual assault line. Call 1800 737 732 www.1800respect.org.au

Lifeline

24/7 counselling and referral service for people in a crisis. **Call 13 11 14 www.lifeline.org.au**

Beyond Blue 24/7 support to people experiencing anxiety or depression. Call 1300 224 636 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

National Debt Helpline

Financial counselling is a free, confidential service to help people in financial difficulty. **Call 1800 007 007**

Community Legal Centres Australia

A non-for-profit community organisation providing legal and related services to the public. 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, which we encourage you to complete.

In the event 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 686 725



Online www.allianz.com.au/contact-us.html



Email Claimssactp@allianz.com.au



Post PO Box 10063 Adelaide BC SA 5000



In person Level 16, One Festival Tower, Station Road, Adelaide SA 5000



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**.



Allianz Australia Insurance Limited -ABN 15 000 122 850