



Customer Service & Complaints Management

NOMINAL INSURER: NSW WORKERS COMPENSATION



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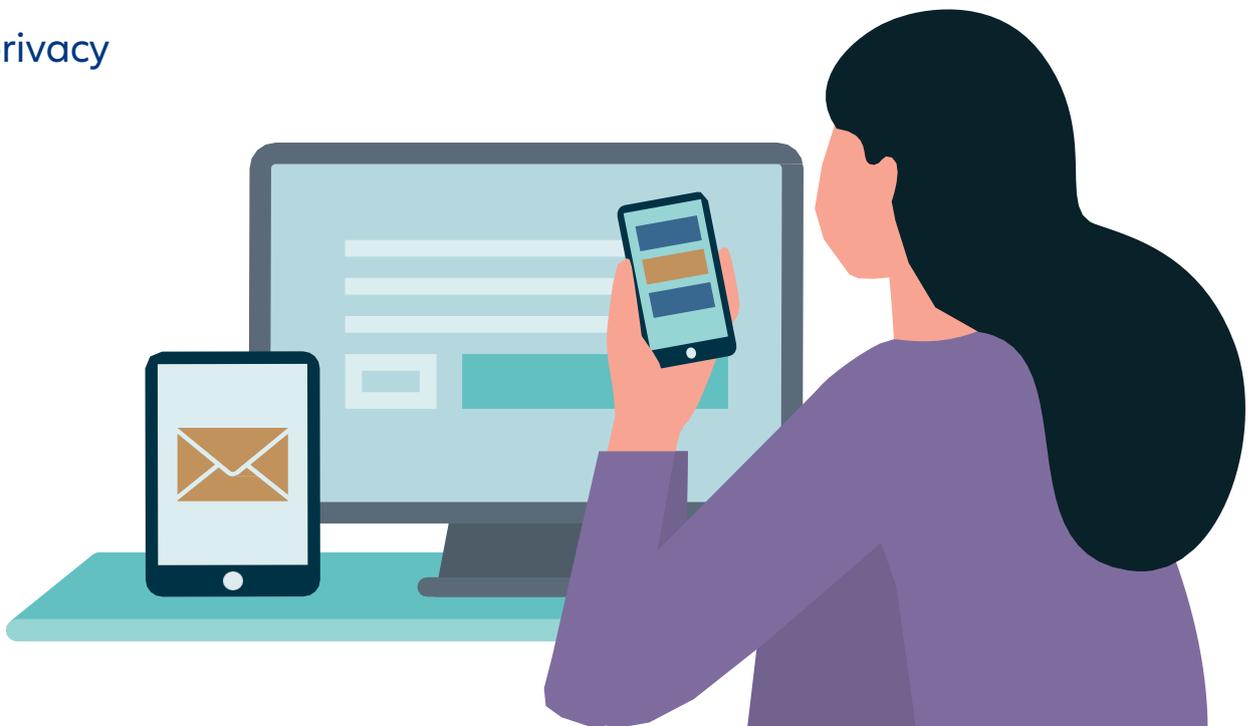
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Our commitment to you

At Allianz, we're committed to helping secure the futures of our customers and employees with the highest standard of conduct and ethical behaviour.

We strive to deliver superior customer service by treating our customers with courtesy and respect while responding in an honest, fair, efficient, transparent, and timely manner.

As a Claims Service Provider in the NSW Workers Compensation Scheme, we're committed to the State Insurance Regulatory Authority (SIRA) Customer Service Conduct Principles, which are our guide to consistent service delivery, and 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.

These are aligned with icare's customer service conduct principles.



For further information, visit www.icare.nsw.gov.au.

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 gives you a voice, enabling us to implement meaningful improvements based on feedback received through various customer channels.

This process includes collecting and analysing information from:

- 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.

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:

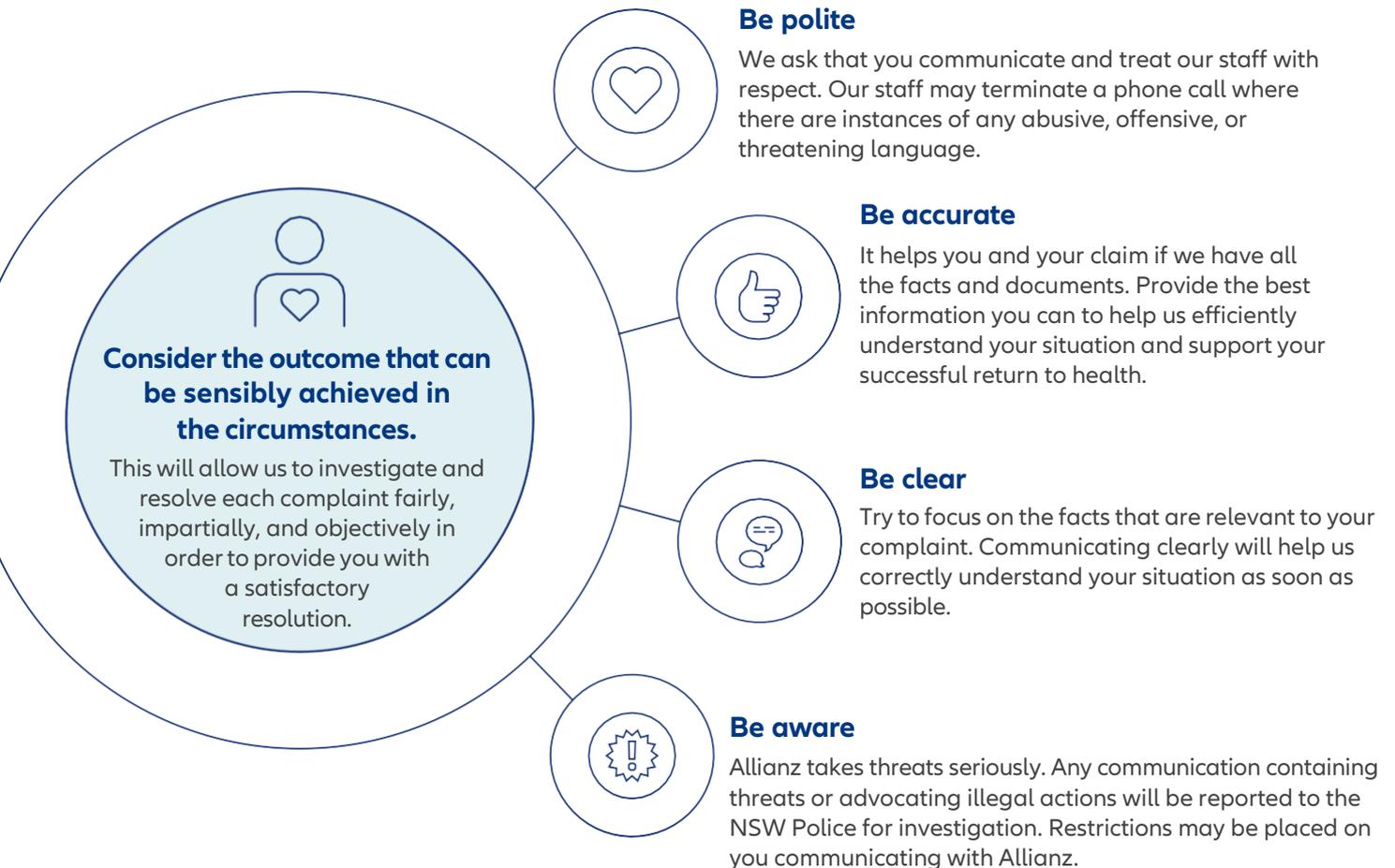
- Acknowledge that we've received your complaint.
- Respect you and make sure you're understood.
- Keep you informed of the progress of your complaint.
- Work with you to resolve your complaint.



Complaints are managed in line with the icare NSW (Insurance & Care) Customer Complaint commitment. For further information, visit www.icare.nsw.gov.au.

What we ask of you

In order for us to do the best that we can to achieve the result that you expect, there are a few things we hope you'll help us with:



Allianz Nominal Insurer NSW workers' compensation complaints handling process

At Allianz, we are dedicated to addressing any concerns you may have about NSW workers' compensation with fairness, transparency, and efficiency. Our structured complaints process, outlined below, reflects our commitment to continuous improvement and delivering the highest standard of service delivery.



Step 1 – Frontline complaints handling

Complaint made to Allianz: enquiries or complaints that don't involve complex investigation - examples include non-payment of weekly benefits, calculation of weekly benefits, non-payment of vocational/return to work programs, 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

Acknowledged
2 business days

Resolved
5 business days



Step 2 – Internal complaints resolutions

Complaint escalated to management: complaints that are unable to be resolved at Step 1 or require complex investigation and intervention from management.

If you aren't satisfied with the initial response received from Allianz to your complaint, you can request your complaint to be escalated. You can contact Allianz via phone **1300 788 946**, via email customerinsightsPI@allianz.com.au or via www.allianz.com.au.

Responsibility
Allianz

Acknowledged
2 business days

Resolved
5 business days

External complaints resolution

At Allianz, we prioritise your satisfaction and are committed to offering clear pathways for resolving complaints through external channels, ensuring every concern is addressed with honesty and integrity.



Step 3 – External complaints resolution (icare NSW)

Escalated complaints that are unable to be resolved with Allianz or concerns with the Allianz service delivery or process, can be directed to Insurance & Care NSW (icare) at **13 99 22**, wiclaimsenquiries@icare.nsw.gov.au or the www.icare.nsw.gov.au.



Step 4 – External complaints resolution (IRO)

All enquiries and complaints from our customers, if not resolved, at step 3 can be directed to the Independent Review Office (IRO) at **13 94 76** or the www.iro.nsw.gov.au.

IRO also administers the Independent Legal Aid and Review Service (ILARS), which provides funding for legal costs for workers. This includes paying for legal costs, medical reports, and reasonably necessary incidental expenses. Further information, visit the www.iro.nsw.gov.au.

Complaint about your employer or service provider

If you have a complaint about your employer or service provider (e.g., Medical Practitioner, Rehab Provider etc.), you may seek assistance from the State Insurance Regulatory Authority (SIRA) on **13 74 72**, contact@sira.nsw.gov.au or via the www.sira.nsw.gov.au.

Other useful contacts

Personal Injury Commission (PIC)

An independent statutory tribunal within the justice system in New South Wales who resolves disputes about Workers' Compensation between injured workers and employers. PIC can be contacted on **1800 742 679**.

NSW Ombudsman

An independent and impartial watchdog who can investigate the conduct over most government agencies and some private sector agencies in NSW. NSW Ombudsman can be contacted on **1800 451 524** or info@ombo.nsw.gov.au.

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 my.gov.au.

Managing unreasonable customer conduct



Unreasonable customer conduct

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

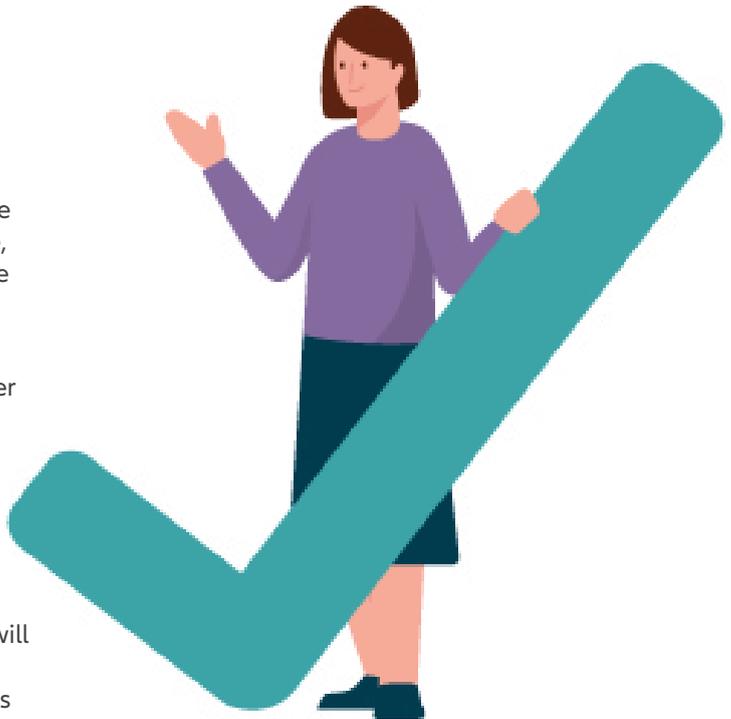
We view abuse, threat, intimidation, or harassment of our employees as unacceptable behaviour. If a customer exhibits behaviour which is considered unacceptable, we may:

- 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 icare monthly 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



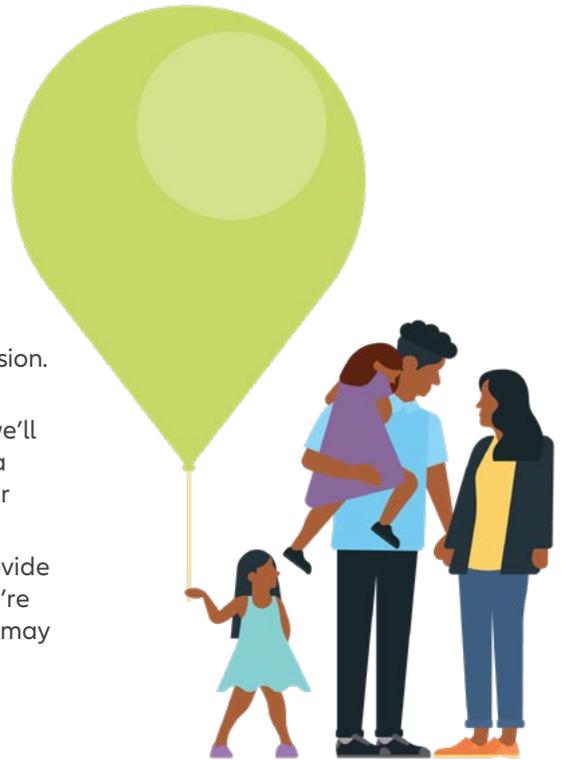
Assistance and support

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 services

www.atl.com.au

Deaf Connect, website for interpreters

www.deafconnect.org.au

Vision Australia, website for adaptive resources

www.visionaustralia.org

National Relay Service

www.accesshub.gov.au

1800RESPECT

National 24-hour domestic and family violence and sexual assault line.

Call 1800 737 732

www.1800respect.org.au

MensLine Australia

24/7 support, information, and referral service for men with family and relationship issues.

Call 1300 789 978

www.mensline.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

National Debt Hotline

Financial counselling is a free, confidential service to help people in financial difficulty.

Call 1800 007 007

www.ndh.org.au

Community Legal Centres Australia

A non- for-profit community organisation providing legal and related service 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.

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 channels below. To further improve your customer experience you may from time to time receive a survey, which we encourage you to complete.



Phone
133 259



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



Email
customerinsightsPI@allianz.com.au



Post
GPO Box 5429 Sydney NSW 2000



In person
10 Carrington Street, Sydney NSW 2000



Your privacy

Privacy Policy

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.

www.allianz.com.au/privacy-policy.html.



This customer service & complaints management model is in line with the following:

- AUS/NZ Standard 'Guideline for Complaints Management in Organizations' AS/NZS 10002-2014, AS/NZS 10002:2022.
- NSW Financial Ombudsman 'Managing unreasonable conduct by a complainant 2021'.
- Icare NSW 'Complaints Policy & Complaints Guidelines.

Allianz Australia Workers' Compensation (NSW) Limited ABN 17 003 087 545