

Complaints and disputes

- How to lodge a complaint or a dispute relating to a Compulsory Third Party (CTP) claim
- How to contact the CTP Regulator if you need assistance

How do I make a complaint about my CTP claim?

The first step is to ask your insurer to review your claim. This includes a review by your insurer's State Claims Manager.

The insurer must try to resolve the complaint within 10 business days of receiving it, and they must provide a final written response to you within 30 business days.

If you disagree with a decision made by your insurer

If you disagree with a decision made by your insurer such as your settlement offer, you may ask to have that decision referred to its internal dispute resolution (IDR) process. Your insurer must fully explain this process to you and make the details of the process available on its website.

Conciliation

If it is still unresolved, within 30 business days of the date of the decision you may request that your insurer organises to conciliate the dispute with a conciliator. Conciliation is when a third party unrelated to your claim independently reviews your concerns. Your insurer must arrange the conciliation within 30 days of your request. You can choose your conciliator from a list provided to you by the insurer. You will not be charged a fee for conciliation and can claim reasonable expenses for attending.

Seeking assistance from the Regulator

If you need assistance from the Regulator, you can contact us on 1300 303 558.

We are here to make sure insurers meet their obligations. We can help provide you with information about the claims management process and what to expect from insurers. If you're not satisfied with your insurer, you can submit a complaint to us via email to ctp@sa.gov.au or via our website. We aim to respond to all complaints within 10 business days.

Interpreting and translating services

If you need an interpreter or translator when contacting us, please telephone the Interpreting and Translating Centre on 1800 280 304 and ask to be connected to the CTP Regulator on 1300 303 558, between 9am and 5pm, Monday to Friday.

Australian Financial Complaints Authority

You can contact the Australian Financial Complaints Authority (AFCA) if you would like to lodge a complaint about your claim. They offer a fair, free and independent dispute resolution service.

Telephone: 1800 931 678 (freecall)

Website: www.afca.org.au

Seeking legal advice

You can seek legal advice at any stage of your claim process. If you are legally represented, the insurer will communicate directly with your legal representative. More information about obtaining legal advice and eligibility to claim legal costs is available on our website.