

Complaints and disputes

How to make a complaint about an insurer's service or decision relating to your Compulsory Third Party (CTP) claim.

How do I make a complaint about my claim?

CTP insurers have a process to help ensure concerns get resolved and issues are addressed at the right level.

The first step is to raise your concerns directly with your claims consultant. If they are unable to resolve your concerns, you can ask to be referred to the 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 calendar days.

Using your insurer's internal dispute resolution service

If your complaint relates to a decision made by your insurer such as your liability determination or your settlement offer, you can ask to have that decision referred to the insurer's internal dispute resolution (IDR) service. A different team from the one managing your claim will review your complaint.

Your insurer must fully explain this process to you.

Conciliation

You can request that your insurer organises to conciliate the dispute with a conciliator.

Conciliation is when a third party (usually a legal professional) unrelated to your insurer independently reviews your concerns.

Your insurer must arrange conciliation within 30 business days of your request if you are not legally represented. You choose your conciliator from a list provided by the insurer.

You are not charged for conciliation and can claim reasonable expenses for attending.

Who else may help me?

CTP Regulator

We are here to make sure insurers meet their obligations. We can provide you with information about the claims management process and what to expect from insurers. Contact us on 1300 303 558.

If you are not satisfied with your insurer, you can submit a complaint to us via email to ctp@sa.gov.au or via a form on our website. We aim to resolve all complaints within 10 business days.

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.

Seeking legal advice

You can seek legal advice at any stage of your claim process. Information about how to obtain legal advice and eligibility to claim legal costs is available on our website.

Further information

For further information, visit [Feedback and complaints](#) on the CTP Regulator website.