

From: s 9(2)(a)
To: [Insurance Review](#)
Subject: Claims handling process and decisions
Date: Thursday, 12 July 2018 11:26:45 a.m.

What has your experience been of the claims handling process? Please comment particularly on: → information from the claims handler about: – timeframes and updates on timeframes – reasons for declining the claim (if relevant) – how you can complain about claims decisions

Hi there,

I had a particularly bad experience last year with a diesel commercial vehicle. To cut a long story short, I complained via the insurance company's complaint process and ended up dealing with the General Manager who facilitated the claim to a certain extent and resolved most issues. What left me puzzled was the fight I had over the refund of the RUC (road user charges) which eventually after some time was refunded to our company, however the registration that we had not long purchased prior to the vehicle being written off was refunded also by NZTA to the insurance company, but they refused to pay the \$90 approx to us. They stopped all communications with me and simply refused to refund this, which I didn't see as fair.

In my experience of insurance companies, it either seems to go very smoothly or just horribly wrong.... They hide behind their big corporate facades and are not very transparent.

Kind regards

s 9(2)(a)