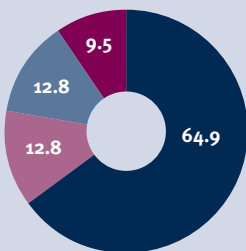


## Telephone Calls Received (%)



- New enquiries within Terms of Reference
- New enquiries outside Terms of Reference
- Follow-up calls on open cases
- Administrative calls not related to cases

## Telephone Calls Answered ('000)



The launch of the Banking Insurance and Investment Assist telephone referral centre in June 2002, has seen a more efficient allocation of BFSO resources in handling telephone enquiries from consumers during the last year.

### Banking Insurance Investment Assist

Banking Insurance and Investment Assist ('BIIA') is a cooperative venture between BFSO, Financial Industry Complaints Service Limited and Insurance Enquiries and Complaints Limited. BIIA provides consumers with a single access number for assistance with enquiries covered by the three schemes and the Credit Union Dispute Resolution Centre.

For the reporting period, BIIA answered a total of 142,409 telephone calls. A further 7,819 calls were handled by the automated answer service. The percentage of calls answered immediately by BIIA staff was 94.1 per cent with an abandonment rate of 0.7 per cent. Of the calls answered, 29.1 per cent were directed to BFSO staff. 13.0 per cent of BIIA callers were provided with referral details to organisations other than the schemes participating in BIIA.

### The Year in Review

During the last year, BFSO case officers answered a total of 44,304 calls. This was a decrease of 31.2 per cent compared to the 64,365 calls answered in the previous reporting period. It was the first time since 1995 that the number of calls answered decreased.

A major reason for the decrease in the number of calls answered by BFSO case officers was the filtering of calls by the BIIA enquiries officers. BIIA handled a majority of administrative enquiries that were previously dealt with by BFSO case officers and directed calls, previously directed to BFSO, to more appropriate forums. This has resulted in a more efficient allocation of BFSO case

officers' time as they are dealing with fewer calls that are outside the Ombudsman's jurisdiction.

Another factor that has impacted on the BFSO call volume was the upgrading of the BFSO website during the reporting period. BFSO publications are now available on-line and other features include an on-line jurisdiction checker, on-line dispute lodgment service, referral information for member banks' internal dispute resolution services and links to other industry and consumer help organisations. From 19 December 2002 to the end of the reporting period, BFSO processed 562 complaints lodged via the website.

The performance figures once again met BFSO targets for waiting times and abandonment rates:

- For the period 1 July 2002 to 30 April 2003, of the calls answered, 78.4 per cent were answered immediately, with the remainder transferred to an 'on hold' information message. This was an increase from 65.3 per cent of calls answered immediately in the previous year;
- From 1 May 2003, the performance measure for the BFSO enquiries area was the average speed of answer of all calls, rather than the number of calls answered immediately. From 1 May 2003 to 30 June 2003, the average speed of answer was 27 seconds;
- The average monthly abandonment rate for the reporting period was 2.8 per cent, which is an improvement from 4.8 per cent in the last reporting year.