

**State of Michigan**  
**Department of Civil Service**  
Capitol Commons Center, P.O. Box 30002  
Lansing, MI 48909

Federal privacy laws and/or state confidentiality requirements protect a portion of this information.

**POSITION DESCRIPTION**

This form is to be completed by the person that occupies the position being described and reviewed by the supervisor and appointing authority to ensure its accuracy. It is important that each of the parties sign and date the form. If the position is vacant, the supervisor and appointing authority should complete the form.

This form will serve as the official classification document of record for this position. Please take the time to complete this form as accurately as you can since the information in this form is used to determine the proper classification of the position. **THE SUPERVISOR AND/OR APPOINTING AUTHORITY SHOULD COMPLETE THIS PAGE.**

<p><b>2. Employee's Name (Last, First, M.I.)</b></p>	<p><b>8. Department/Agency</b></p> <p>DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES</p>
<p><b>3. Employee Identification Number</b></p>	<p><b>9. Bureau (Institution, Board, or Commission)</b></p>
<p><b>4. Civil Service Classification of Position</b></p> <p>DEPARTMENTAL ANALYST 9-11</p>	<p><b>10. Division</b></p> <p>OFFICE OF CONSUMER SERVICES</p>
<p><b>5. Working Title of Position (What the agency titles the position)</b></p> <p>COMPLAINT ANALYST</p>	<p><b>11. Section</b></p> <p>CONSUMER ASSISTANCE SECTION</p>
<p><b>6. Name and Classification of Direct Supervisor</b></p> <p>EMILY DELAGARZA, DEPARTMENTAL MANAGER 14</p>	<p><b>12. Unit</b></p> <p>CONSUMER ASSISTANCE</p>
<p><b>7. Name and Classification of Next Higher Level Supervisor</b></p> <p>AMY MILU, STATE ADMINISTRATIVE MANAGER 15</p>	<p><b>13. Work Location (City and Address)/Hours of Work</b></p> <p>530 W. ALLEGAN ST., LANSING 8:00 A.M. - 5:00 P.M., MONDAY - FRIDAY</p>

**14. General Summary of Function/Purpose of Position**

This position functions as a complaint analyst responsible for protection, assistance, and guidance to Michigan residents who have questions or problems concerning property, casualty, health and life insurance, annuities, and other financial services. The function of the position involves review and analysis of policies, and actions of entities, to determine compliance with statutes and policy language, and to assure that equitable treatment and consideration is given to the consumer. The position also involves direct contact with Michigan residents to provide assistance and guidance regarding property, casualty, life and health insurance, annuities, and other financial services and the relative state or federal statutes.

**For Civil Service Use Only**

**15. Please describe your assigned duties, percent of time spent performing each duty, and explain what is done to complete each duty.**

**List your duties in the order of importance, from most important to least important. The total percentage of all duties performed must equal 100 percent.**

Duty 1

**General Summary of Duty 1**                      **% of Time 65**

Review and evaluate written consumer complaints and entity responses to complaints to ascertain whether the entities have acted fairly and in accordance with the contract, the laws and regulations, the Department of Insurance and Financial Services' (DIFS) guidelines, and to assure the consumer has been treated properly in accordance with these.

**Individual tasks related to the duty.**

- Responsibilities include the review and evaluation of consumer complaints relating to all lines of insurance. Information is gathered throughout the complaint process to thoroughly review and address the complaint. This involves corresponding with consumers and licensees in writing or by phone, researching insurance laws and other state and federal related laws.
- This position also involves reviewing case law, requesting documentation to determine if there is a violation, and gathering information from other areas of DIFS.

Duty 2

**General Summary of Duty 2**                      **% of Time 15**

Respond to telephone and email inquiries and complaints by consumers, legal representatives, and elected public officials regarding property, casualty, life and health insurance, and annuities. Meet with consumers who may visit DIFS for assistance with their problems or questions.

**Individual tasks related to the duty.**

Responsibilities include providing assistance with educational information to consumers, legal representatives, and elected officials regarding insurance related issues and problems, such as, interpretation of policy language and laws, standard industry procedures, and DIFS' guidelines. Advise consumers to file written complaints when it is determined that the matter cannot be resolved by a telephone call or through an email response. Publications are provided when appropriate, and persons are referred to other regulatory authorities as needed. This requires excellent communication skills and the ability to deal with all types of individuals professionally and effectively, so that questions and complaints can be resolved in a timely manner.

Duty 3

**General Summary of Duty 3**

**% of Time 10**

Analyze and review complaints and make recommendations to supervisor for referral to the Investigations or Code Enforcement Section any complaints and/or inquiries which appear to involve possible violations of the Michigan insurance laws and regulations. Advise supervisor of any potential problems with products or entities identified through the review of consumer complaints.

**Individual tasks related to the duty.**

Responsibilities include determining which section(s) of the Michigan insurance laws and regulations may have been violated, and subsequently following the proper procedure for referral of the complaint to the Investigations or Code Enforcement Section for further action. This requires considerable knowledge of the Michigan insurance laws and regulations. Identify potential problems with products or entities through the review of consumer complaints, and advise the supervisor of these potential problems.

Duty 4

**General Summary of Duty 4**

**% of Time 10**

Provide other support to the office as needed or directed by supervisor. Perform other duties as assigned.

**Individual tasks related to the duty.**

Responsibilities may include processing and routing of new written complaints, reviewing and processing freedom of information requests relating to Consumer Services, preparation of memorandum/special reports for supervisor, researching case law or other state or federal related laws, attending seminars, taking related classes to expand knowledge, assisting staff with problems involving computer software, or other tasks or projects as assigned.

Duty 5

**General Summary of Duty 5**

**% of Time** \_\_\_\_\_

**Individual tasks related to the duty.**

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Duty 6

**General Summary of Duty 6**

**% of Time** \_\_\_\_\_

**Individual tasks related to the duty.**

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**16. Describe the types of decisions you make independently in your position and tell who and/or what is affected by those decisions. Use additional sheets, if necessary.**

The individual would review routine complaints concerning property, casualty, life and health insurance, and annuities and make decisions as to the proper action to be taken. It must be determined if the entities' response is acceptable, or if further action should be taken to resolve the complaint. Ultimately, the consumer and entities are affected by the decisions and responses given to complaints and inquiries. In addition, this position requires the ability to prioritize work to ensure all tasks are completed in a timely manner.

**17. Describe the types of decisions that require your supervisor's review.**

Any non-routine complaints and issues involving unique circumstances or any complex insurance issues would require consultation with the supervisor. Decisions regarding referral to the Investigations or Code Enforcement Section must be reviewed and approved by the supervisor.

**18. What kind of physical effort do you use in your position? What environmental conditions are you physically exposed to in your position? Indicate the amount of time and intensity of each activity and condition. Refer to instructions on page 2.**

Position duties and tasks are performed in a traditional office environment, which includes considerable sitting, occasional standing, limited lifting, and considerable microcomputer usage, which involves repetitive motions involved in data entry and normal office routines.

**19. List the names and classification titles of classified employees whom you immediately supervise or oversee on a full-time, on-going basis. (If more than 10, list only classification titles and the number of employees in each classification.)**

<u>NAME</u>	<u>CLASS TITLE</u>	<u>NAME</u>	<u>CLASS TITLE</u>

**20. My responsibility for the above-listed employees includes the following (check as many as apply):**

- |   |  |
|---|--|
| <input type="checkbox"/> Complete and sign service ratings. | <input type="checkbox"/> Assign work.                      |
| <input type="checkbox"/> Provide formal written counseling. | <input type="checkbox"/> Approve work.                     |
| <input type="checkbox"/> Approve leave requests.            | <input type="checkbox"/> Review work.                      |
| <input type="checkbox"/> Approve time and attendance.       | <input type="checkbox"/> Provide guidance on work methods. |
| <input type="checkbox"/> Orally reprimand.                  | <input type="checkbox"/> Train employees in the work.      |

**21. I certify that the above answers are my own and are accurate and complete.**

\_\_\_\_\_ Signature

\_\_\_\_\_ Date

**NOTE: Make a copy of this form for your records.**

**TO BE COMPLETED BY DIRECT SUPERVISOR**

**22. Do you agree with the responses from the employee for Items 1 through 20? If not, which items do you disagree with and why?**

I agree.

**23. What are the essential duties of this position?**

The essential duties of the position include reviewing and evaluating complaints involving property and casualty, health and life insurance, which includes but not limited to: Michigan no-fault law; the Michigan Catastrophic Claims Association; homeowners and renters insurance; home business insurance; commercial insurance; flood insurance; title insurance; surplus lines insurance; health and life insurance; annuities; financial services and ensuring that Michigan consumers are treated fairly and in accordance with contract language and statutory guidelines. In addition, this position assists in the handling of consumer telephone and email complaints and inquiries, as well as visits to the office by consumers.

**24. Indicate specifically how the position's duties and responsibilities have changed since the position was last reviewed.**

The employee performs a full range of professional research and analytical assignments in a full functioning capacity relating to complicated issues involving property, casualty, life and health insurance, and annuities. Extensive independent judgment is required to carry out the complex assignments that have significant impact on services or programs.

**25. What is the function of the work area and how does this position fit into that function?**

This office is responsible for all consumer assistance activities, including complaint handling, health insurance consumer assistance programs, and oversight of the Communications Center, which serves as the initial point of contact for all incoming calls. The section is responsible for responding to and providing excellent service to consumers who contact DIFS with a complaint or inquiry regarding property, casualty, life and health insurance, annuities, and financial service entities.

26. In your opinion, what are the minimum education and experience qualifications needed to perform the essential functions of this position.

**EDUCATION:**

Possession of a bachelor's degree in any major.

**EXPERIENCE:**

No specific amount or type is required.

**KNOWLEDGE, SKILLS, AND ABILITIES:**

- Ability to independently analyze insurance contracts and Michigan law.
- Ability to effectively communicate both verbally and in writing.
- Ability to operate microcomputer.
- Ability to prioritize tasks.

**CERTIFICATES, LICENSES, REGISTRATIONS:**

None

*NOTE: Civil Service approval of this position does not constitute agreement with or acceptance of the desirable qualifications for this position.*

27. *I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.*

\_\_\_\_\_

Supervisor's Signature

\_\_\_\_\_

Date

**TO BE FILLED OUT BY APPOINTING AUTHORITY**

28. Indicate any exceptions or additions to the statements of the employee(s) or supervisor.

29. *I certify that the entries on these pages are accurate and complete.*

\_\_\_\_\_

Appointing Authority's Signature

\_\_\_\_\_

Date