

**State of Michigan
Civil Service Commission**

Capitol Commons Center, P.O. Box 30002
Lansing, MI 48909

Position Code

1. DEPTALTE

POSITION DESCRIPTION

This position description serves as the official classification document of record for this position. Please complete the information as accurately as you can as the position description is used to determine the proper classification of the position.

2. Employee's Name (Last, First, M.I.)	8. Department/Agency DEPT OF INS AND FIN SERVICE
3. Employee Identification Number	9. Bureau (Institution, Board, or Commission)
4. Civil Service Position Code Description Departmental Analyst-E	10. Division Office of Consumer Services
5. Working Title (What the agency calls the position) COMPLAINT ANALYST	11. Section Consumer Assistance Section
6. Name and Position Code Description of Direct Supervisor NEAR, MELANIE S; STATE ADMINISTRATIVE MANAGER-1	12. Unit
7. Name and Position Code Description of Second Level Supervisor CAMPBELL, RENEE J; SENIOR POLICY EXECUTIVE	13. Work Location (City and Address)/Hours of Work 530 W. Allegan Street / 8:00am - 5:00pm

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 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 all consumer financial services and the relative state or federal statutes.

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

List the duties from most important to least important. The total percentage of all duties performed must equal 100 percent.

Duty 1**General Summary:****Percentage: 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, laws and regulations, and the Department of Insurance and Financial Services' (DIFS) guidelines, and to assure that the consumer has been treated properly in accordance with these.

Individual tasks related to the duty:

- Review and evaluate consumer complaints relating to regulated depository and non-depository financial institutions, as required by federal and state laws, rules, and regulations as well as title insurance complaints. This involves corresponding with consumers and licensees in writing or by phone, researching financial services laws, and other state and federal related laws.
- Review case law, request documentation, and gather information from other areas of DIFS to determine if there is a violation.

Duty 2**General Summary:****Percentage: 15**

Respond to telephone and email inquiries and complaints by consumers, legal representatives, and elected public officials regarding all consumer financial services entities. Meet with consumers who may visit DIFS for assistance with their problems or questions.

Individual tasks related to the duty:

- Provide assistance with educational information to consumers, legal representatives, and elected officials regarding consumer financial services 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 the telephone call or through an email response. Provide publications when appropriate, and refer persons to other regulatory authorities as needed. Address all individuals professionally and effectively, so that questions and complaints can be resolved in a timely manner.

Duty 3**General Summary:****Percentage: 10**

Analyze and review complaints and make recommendations to supervisor for referral to the Office of Consumer Finance (OCF) or the Office of General Counsel (OGC) any complaints and/or inquiries which appear to involve possible violations of the Michigan consumer financial services 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:

- Determine which section(s) of the laws and regulations may have been violated, and subsequently follow the proper procedure for referral of the complaint to OCF or OGC for further action.
- 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:****Percentage: 10**

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

Individual tasks related to the duty:

- Process and route new written complaints; review and process Freedom of Information Act requests relating to Consumer Services; prepare memorandum/special reports for supervisor as requested.
- Attend seminars and take related classes to expand knowledge.
- Assist staff with software needs.
- Other tasks or projects as assigned.

16. Describe the types of decisions made independently in this position and tell who or what is affected by those decisions.

The individual would review routine complaints concerning consumer financial services industries 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 licensees are affected by the decisions and responses given to complaints and inquiries.

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

Any non-routine complaints and issues involving unique circumstances, or any complex issue of consumer financial services would require consultation with the supervisor. Decisions regarding referral to the OCF or OGC must be reviewed and approved by the supervisor.

18. What kind of physical effort is used to perform this job? What environmental conditions in this position physically exposed to on the job? Indicate the amount of time and intensity of each activity and condition. Refer to instructions.

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

19. List the names and position code descriptions of each classified employee whom this position immediately supervises or oversees on a full-time, on-going basis.

Additional Subordinates

20. This position's responsibilities for the above-listed employees includes the following (check as many as apply):

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|----------------------------|------------------------------------|----------------------------|-----------------------------------|
| ☐ N | Complete and sign service ratings. | ☐ N | Assign work. |
| ☐ N | Provide formal written counseling. | ☐ N | Approve work. |
| ☐ N | Approve leave requests. | ☐ N | Review work. |
| ☐ N | Approve time and attendance. | ☐ N | Provide guidance on work methods. |
| ☐ N | Orally reprimand. | ☐ N | Train employees in the work. |

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

Yes

23. What are the essential functions of this position?

The essential duties of the position include reviewing and evaluating complaints involving consumer financial services entities and ensuring that Michigan consumers are treated fairly and in accordance with contract language and statute 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.

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

The office is responsible for all consumer assistance activities, including complaint handling, health insurance consumer assistance programs, and oversight of the Communication 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. This position will handle routine consumer complaints and inquiries.

26. 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:

Departmental Analyst 9

No specific type or amount is required.

Departmental Analyst 10

One year of professional experience.

Departmental Analyst P11

Two years of professional experience, including one year of experience equivalent to the intermediate (10) level in state service.

KNOWLEDGE, SKILLS, AND ABILITIES:

- Ability to independently analyze contracts and Michigan law.
- Ability to effectively communicate both verbally and in writing.
- Ability to operate microcomputer.
- Ability to prioritize to ensure all tasks are completed in a timely manner.

CERTIFICATES, LICENSES, REGISTRATIONS:

N/A

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

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

Date

TO BE FILLED OUT BY APPOINTING AUTHORITY

Indicate any exceptions or additions to the statements of employee or supervisors.

N/A

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

Appointing Authority

Date

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.

Employee

Date