

**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.

<b>2. Employee's Name (Last, First, M.I.)</b>	<b>8. Department/Agency</b> DEPT OF INS AND FIN SERVICE
<b>3. Employee Identification Number</b>	<b>9. Bureau (Institution, Board, or Commission)</b>
<b>4. Civil Service Position Code Description</b> DEPARTMENTAL ANALYST-E	<b>10. Division</b> Office of Consumer Services
<b>5. Working Title (What the agency calls the position)</b> Complaint Analyst	<b>11. Section</b> Consumer Assistance
<b>6. Name and Position Code Description of Direct Supervisor</b> MIILU, AMY L; STATE ADMINISTRATIVE MANAGER-1	<b>12. Unit</b> Consumer Assistance
<b>7. Name and Position Code Description of Second Level Supervisor</b> CAMPBELL, RENEE J; SENIOR DEPUTY DIRECTOR	<b>13. Work Location (City and Address)/Hours of Work</b> 530 W. Allegan St., Lansing, MI 48933 / 8:00 A.M. – 5:00 P.M., Monday - Friday

**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.

**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, 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:**

- 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.
- Review case law, requesting documentation to determine if there is a violation, and gathering information from other areas of DIFS.

**Duty 2**

**General Summary:**

**Percentage: 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:**

- Provide 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.

**Duty 3**

**General Summary:**

**Percentage: 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:**

- Determine 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.
- 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 of new written complaints, reviewing and processing freedom of information requests relating to Consumer Services.
- Preparation of memorandum/special reports for supervisor
- Research case law or other state or federal related laws
- Attending seminars to expand knowledge
- Assist staff with problems involving computer software
- 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 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 the 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 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, and 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):**

- |   |  |
|---|--|
| <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.      |

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

Yes, I agree

**23. What are the essential functions 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.**

Updating PD due to changes in percentages along with greater explanation regarding financial services in General Summary.

**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. 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.

**Alternate Education and Experience****Departmental Analyst 9 - 12**

Educational level typically acquired through completion of high school and the equivalent of at least two years of full-time active-duty experience at or above the E-6 level in the uniformed services may be substituted for the education requirement.

**KNOWLEDGE, SKILLS, AND ABILITIES:**

- Ability to analyze the no-fault automobile insurance law.
- 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 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.*

ERMELINDA GARZA

\_\_\_\_\_  
Appointing Authority

1/9/2025

\_\_\_\_\_  
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