

Other Helpful Resources:

National Insurance Crime Bureau

1111 E. Touhy Ave., Ste. 400
Des Plaines, IL 60018
(800) 447-6282 or (847) 544-7000

United States Department of Labor

200 Constitution Avenue, NW
Washington, DC 20210
(866) 487-2365

State of Michigan

Department of Licensing and Regulatory Affairs:

Unemployment Insurance Agency
Cadillac Place
3024 W. Grand Blvd.
Detroit, MI 48202
(313) 456-2400

Wage and Hour
P.O. Box 30476
Lansing, MI 48909
(517) 322-1825

Workers' Compensation Agency
P.O. Box 30016
Lansing, MI 48909
(888) 396-5041

Contact your local police or prosecutor if your allegations involve criminal activity.



Michigan Department of Insurance
and Financial Services
Visit DIFS online at: www.michigan.gov/difs
Phone DIFS toll-free at: 877-999-6442

DIFS is an equal opportunity employer/program.
Auxiliary aids, services and other reasonable accommodations are
available upon request to individuals with disabilities.



Department of Insurance and Financial Services
Office of Consumer Services
P. O. Box 30220
Lansing, MI 48909-7720

GUIDE TO RESOLVING BUSINESS TO BUSINESS PROBLEMS



State of Michigan

Rick Snyder, Governor

Business-to-Business Complaint Guide

“Business-to-Business” Complaint Defined

For our purposes, a “Business-to-Business” complaint involves the following:

The person making the complaint (Complainant) is a company or individual licensed and regulated by the Department of Insurance and Financial Services (DIFS), and is complaining about another licensee (Respondent) licensed and regulated by DIFS.

Note: DIFS has a comprehensive process for handling consumer complaints. If the Complainant is a consumer, follow the consumer complaint guidelines on the DIFS website at

www.michigan.gov/difs and complete the appropriate consumer complaint form.

The forms are located at: Consumers, How to File a Complaint:

Guide to Resolving Insurance Problems:

http://www.michigan.gov/documents/cis_ofis_com_p_all_25074_7.pdf

Guide to Resolving a Problem with a Financial Institution or Consumer Lender:

http://www.michigan.gov/documents/cis_ofis_fis_pub_1003_24966_7.pdf

Guide to Resolving Health Insurance Problems:

http://www.michigan.gov/documents/lara/FIS_225_7_Brochure_-_for_web_361289_7.pdf

Business-to-Business Complaint Process

This Business-to-Business Complaint Guide was developed to explain the DIFS approach to handling business to business complaints filed with our agency.

Investigation and Examination Section

DIFS regulates and monitors the individuals and companies we license, and ensures compliance with the applicable statutes regulating the industry. The investigation and examination sections play a vital role in fulfilling this regulatory responsibility, and are responsible for investigating allegations of violations of Michigan Law.

Staff reviews and investigates complaints, and recommends enforcement action if it is determined that Michigan laws are violated. Enforcement action may include civil penalties, suspension or revocation of licenses, and orders of restitution to consumers and/or complainants.

Good Business Practices – Avoid DIFS Enforcement

When operating a business, disagreements with customers or other licensees are inevitable. If one party is dissatisfied, he/she may seek a remedy from an outside source and may file a complaint with our office.

Numerous complaints can be viewed as a warning sign that a business practice and/or procedure may require review and change. Every business relies on repeat customers and retaining employees, so it is in the best interest of every licensed individual or company (hereinafter licensee), to ensure that policies, procedures, and laws are adhered to, and complaints are reviewed and taken seriously.

A letter of inquiry may be sent to the licensee to obtain information about the allegations. The letter informs the licensee of the allegations and provides the licensee an opportunity to respond to those

allegations. We believe that it is important for each licensee to be given the opportunity to respond to a complaint, and if the licensee has conducted its business in an honest and trustworthy manner, the licensee will be prepared to respond to the complaint with minimal disruption.

Just So You Know:

- We will not intervene in contractual disputes; contract disputes are best handled in civil court.
- If the contract dispute involves an alleged violation of Michigan law, we will investigate the alleged violation.
- The Complainant must provide a brief summary of the allegations, must indicate the section of the law he/she believes is being violated, and include supporting documentation.

Filing a Business-to- Business Complaint

The Complainant must provide documentation to support the allegation. The complaint will be returned as incomplete if either of these two elements is missing:

- Section(s) of the law you believe have been violated;
- Copy of documentation related to your complaint.

If an investigation or examination is opened, the Complainant and the Respondent must understand that investigations and examinations are confidential. However, you may be contacted if further information is needed.

As a regulatory agency, DIFS *must remain impartial*. Our role is not to take sides in a dispute/complaint. Investigation and Examination staff will review the facts. We do not render a decision until the review is concluded and the matter is:

Closed, No Cause for Further Action

The case remains confidential since no administrative action was taken. The investigation or examination is not considered public information.

Referred to Enforcement

The investigation or examination case is referred internally to have enforcement action taken if the allegations were supported. Enforcement staff would then recommend that the Director take administrative action such as:

- Issuing a Stipulation and Consent Order to Respondent. (This could include but is not limited to license suspension, additional training, additional monitoring of business practices, restitution, fines, and revocation)
- Issuing a Cease and Desist Order, ordering Respondent to stop violating the statute(s).
- Issuing an Order of Revocation of the Respondent's license, certificate or registration.

Investigation and examination cases can take from a few weeks to several months to conclude; the timeframe depends on the complexity of the case. In complex cases, it's not unusual for the investigation or examination to extend beyond a year. Investigations and examinations are **confidential** and there is very little information that can be shared during an ongoing review.

Enforcement cases may go to an administrative hearing when facts are disputed. When the hearing process is over or orders issued, the decisions are considered public information. Decisions are posted on the web, transmitted to the NAIC or national regulatory database if applicable.

We hope this Guide explains our investigation and examination process. We may not be able to provide the exact results you want. We can only resolve disputes based upon the information provided and our authority under Michigan law.

Whether you are the Complainant or the Respondent, we appreciate your patience during the investigative and examination process.

Business to Business Complaint Form

We define a Business to Business complaint as a complaint filed *by* a company or individual licensed by DIFS *against* another company or individual.

If you are a consumer filing a complaint, please use the appropriate complaint form, available from www.michigan.gov/difs or by calling DIFS toll-free at 877-999-6442.

Your Name <hr/> Address <hr/> <hr/> City State Zip <hr/> Daytime phone number Other phone number () ()	Name of COMPANY this complaint is about <hr/> Name of INDIVIDUAL this complaint is about <hr/> Section(s) of the Michigan law you believe have been violated: <hr/> Have you hired an attorney to represent you in this matter? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you filed a lawsuit in this matter? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Daytime phone number ()	Other phone number ()	Your email address	Date(s) of incident

Type of insurance product my complaint involves:

<input type="checkbox"/> Auto	<input type="checkbox"/> Home or property	<input type="checkbox"/> Health insurance	<input type="checkbox"/> Financial Institution/Consumer Finance
<input type="checkbox"/> Life	<input type="checkbox"/> Annuity	<input type="checkbox"/> Liability	<input type="checkbox"/> Title
<input type="checkbox"/> Long-term care	<input type="checkbox"/> Disability income	<input type="checkbox"/> Surety Bond	<input type="checkbox"/> Other: _____

Please list events in the order they happened. Attach additional pages if needed. If possible, please use letter size paper (8 1/2 x 11") for all attachments.

Details of my complaint:

*It is **important** that you attach copies of documentation to support your allegations.*

Based on the supporting documentation, we will determine if an investigation or exam is warranted.

▶ Always send copies. Never send original documents.

Michigan law, including PA 218 of 1956 as amended, authorizes the review of complaints involving companies or individuals licensed by DIFS. Completion of this form is voluntary and helps us review your allegations.

Michigan Law(s) violated:

Please suggest a fair resolution:

Please mail your complaint to:
DIFS - Office of Consumer Services
 PO Box 30220
 Lansing MI 48909-7720
 Or fax to: 517-284-8837
 Or Email to: difs-info@michigan.gov

I authorize the release of any information regarding this complaint to help the Department of Insurance and Financial Services with their review. A copy of this complaint and related documents may be sent to any company or individual licensee involved in this matter.

Signature _____ Date signed _____



Michigan Department of Insurance and Financial Services

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