Mission of DOI
Monitor the solvency of its licensees in order to promote a healthy, responsive and willing marketplace for consumers who purchase insurance products.

Protection of consumer interests is of prime importance to the Division and is safeguarded by providing accurate and unbiased information so consumers may make informed decisions and by intervening on behalf of consumers who believe they have been victimized by unfair business practices.

Mission of Consumer Services
The Consumer Services Unit responds to inquiries and assists consumers in resolving insurance complaints against insurers, producers and other licensees.

In addition to providing consumers with general insurance information in the form of brochures and guides, Consumer Services also advises consumers of their options and rights under their policies, state laws and regulations. The section typically resolves over 2,000 written consumer complaints each year.

Responsibilities of Consumer Information Ambassador
• Responded to consumer requests and inquiries; logged important calls, assisted in case management duties of insurance examiners on complaint follow-up, referrals and filing.
• Regularly communicated with insurance companies and licensed insurance agencies
• Assist CSU Director in tracking various trends and other ad-hoc duties assigned.
• Conference with other departments of DOI for better understanding new regulation.

Complaint Project
It always started with a complaint form. Consumers need to file an official complaint, before we stepped in. I need to be 100% sure that all the data entry was correct. Then I need to use Excel to sort the complaint by company, types of insurance, and action for our record.

Once we received response from the company, we will assign the complaint to a specific examiner or refer it to the right agency which had jurisdiction over it. Every step was organized, and we need to cooperate with different Government agencies to fully addressed consumer concerns.

Course Integration
ECON 5120 Macroeconomic Theory: Provided me a view of theoretical government function.
ECON 5105 Math & Stats for Economists: Improved my logic and made my minds organized while dealing with problems.
ECON 5110 Microeconomic Theory: Better understanding the function of market setting up the insurance base rate.

Future Career Path
This job provided me with great exposure to regulation work within the insurance industry and Massachusetts government. It showed me how hard it was to make real change, rather than just brought up fancy slogan.

The reason I chose Economics was the will to make change of people’s lives. I felt thrilled to be part of the construction of a functional government. I would love to pursue a job in government in the future.