

# Company Complaint Response System (CRS)

Insurance Company Training June 18 and 24, 2013

#### **CRS** Overview

- In order to take advantage of savings made possible by technology and expedite the processing of consumer complaints, the Washington State Office of the Insurance Commissioner (OIC) developed an online company Complaint Response System (CRS).
- This system will allow us to correspond with your company over the internet while protecting consumer's private information.

#### **CRS Overview-continued**

• CRS is a <u>delivery system only</u>. It replaces mailing, faxing or emailing documents.

 CRS <u>is not</u> designed to manage your company's internal processes for investigating and responding to consumer complaints received from our Office.

#### **CRS Overview:** Go-Live

#### • Go-live date: Monday July 1, 2013.

- You'll begin receiving consumer complaints through CRS on Monday July 1, 2013.
- We will no longer be mailing, faxing, or emailing correspondence to you.

# **Primary Complaint Contact**

- The **Primary Complaint Contact** is the main person at your company who we communicate with regarding consumer complaints. This person is responsible for:
  - Coordinating all responses to consumer complaints.
  - Updating any changes to the Primary Complaint Contact information, including any changes in who the primary contact is for your company.
  - Maintaining the Secondary User list for your company, including answering any questions the Secondary User may have regarding CRS, their User ID, etc.

#### CRS Homepage - Primary Complaint Contact



### **CRS Homepage** – Forgot Password?

Washington State Office of the Insurance Commis	ssioner OIC Online Servi
	Company Complaint Response System
USER LOGIN User ID	Find your Company Complaint contact         WAOIC:       OR NAIC:         Find       Clear
Password Forgot Password? G0	Need user credentials? We can help if you email the following information to <u>CAP@oic.wa.gov</u>
• L	WAOIC or NAIC #
	Contact Name
	Mailing Address
	Telephone Number
	Email Address
	Questions?
	Need help?
	OIC Home
Online reports may require use of a PDF Reader	r

#### **Forgot Password?**



#### CRS Registration – general information

- As the Primary Complaint Contact you will be registered automatically.
  - This will take place on Friday June 28, 2013.
- Once registered, you will receive an email that provides your User ID and temporary password, along with general information about using the system.
  - **<u>Passwords</u>** are case sensitive.
  - Your <u>**Primary Complaint Contact User ID**</u> is the acronym "CRS," along with your company's WAOIC# (CRS500846).
  - <u>Secondary User IDs</u> will use the same format, with the addition of the number in which they were added to the system as a Secondary User (CRS500846-1, CRS500846-2, etc.).
    - Primary Complaint Contacts add and manage their Secondary User list.

# **Registration Confirmation Email**

😱 🗜 🤊 🦉 🔺 👻 🛋 🔻 WAOIC# 500846 State of Wasi	nington Complaint Response System Login User ID - Message (HTML) – 📼 🗴
Message	0
	Safe Lists → Not Junk Aail S Options S Find → Related → Select → Find
From: CAPUAT@oic.wa.gov	Sent: Mon 2/11/2013 1:47 PM
To: Hinrichs, Julia (OIC) Cc:	
Subject: WAOIC# 500846 State of Washington Complaint Response System Log	in User ID
Dear Terry Test,	
XYZ Insurance Company (WAOIC# 500846) is now registered to Commissioner through our Complaint Response System: To access the Complaint Response System: Go to <u>http://simbaonlineuat/Login.aspx?module=CRS</u> To login, use the following User ID and temporary password (No User ID: CRS500846 Temporary Password: 4BN2n7Tm	receive and respond to consumer complaints submitted to the Washington State Office of Insurance Click here to login to CRS. ote: password is case sensitive):
Once you login, you will be required to change your password. Through the Complaint Response System you can:	To login successfully, enter the User ID and temporary password into CRS. You will be required
<ul> <li>View the consumer's complaint</li> <li>Upload your response and supporting documentation</li> <li>Update your company complaint contact information</li> <li>Change your account password</li> </ul>	to change your password the first time you login.
	y a consumer about your company, as well as when new activity has occurred on an existing complaint.

If you're not receiving emails from our Office, check your SPAM/Junk email folder.

### **CRS Homepage - Login**



(	Complaint Response Syste	m	

Once you login, you'll notice at the top of each screen we've included a banner that provides, at minimum, the company name, WAOIC# and NAIC#.

• This was put in place to assist the Primary Complaint Contacts who are responsible for more than one company.

# Menu Options

Located on the left-hand side of the screen are menu options that will help you navigate through the CRS:

Menu Options	
Open Complaints	
Closed Complaints	
Change Password	
Update Contact Information	
Secondary User	
Need help?	
Questions? Contact Us	

#### CRS – Open Complaints

When you first login, the system will automatically display your company's current open complaints. (Tip: When you first receive a new complaint, make sure to verify the complaint was sent to the correct WAOIC#. If not correct, upload a response to the OIC with this information. Once corrected, the case will be removed from your company's Open Complaints.)

Washington State Office of the Insurance Co	ommissione	r		Welcome XYZ Insurat	nce Company [Home]   [Loqout] OIC Online Services
Menu Options					
Open Complaints		Comp	laint Respo	onse System	
Closed Complaints					
Change Password	XYZ Insurance (	XYZ Insurance Company WAOIC#: 500846		NAIC#: 99999	
Update Contact Information					
Secondary User		1	Open Com	plaints	
Need help?	Export to Excel	Reporting	Option		
Questions? Contact Us	1 - Lie records		option		
	<u>Case Number</u>	Complainant Name	Open Date	Response Due By	
	1098988	Cheery Complaint	02/27/2013	05/21/2013	Oldest case will
	<u>1098991</u>	John Doe Tester	02/27/2013	05/21/2013	be listed first
	1098992	Jane Tester	02/27/2013	05/21/2013	De listed filst
	1 - 3 of 3 records	i i i i i i i i i i i i i i i i i i i			
					~

# **CRS – Open Complaints**



#### **Complaint Documents**



## **Document Type** definitions

- Acknowledgement Company acknowledges receipt of complaint.
- Additional Correspondence General correspondence received from consumer.
- Agent Response Agent's response to a consumer's complaint.
- **Challenge** Objection to NAIC coding listed on a closed case's Closure Notice.
- Challenge Response OIC's response to Closure Notice challenge.
- **Closure Notice** Closed case NAIC coding information for insurance company's reference.
- **Company Response** Insurance company's response to a consumer's complaint.
- **Complaint** Original complaint received from consumer; either by form or letter.
- Explanation of Benefits Copy of the consumer's Explanation of Benefits.
- Extension Request Request to extend the complaint response due date.
- **Financial Document** Any financial document received from a consumer (i.e. provider bill).

- Follow-up to Agent OIC's follow-up to an agent's response.
- Follow-up to Company OIC's follow-up letter to insurance company.
- Informational Document received by consumer for FYI purposes.
- Invoice/Receipt Copy of invoice or receipt (i.e. Auto repair invoice, DME receipt, etc.)
- Legal Document A legal contract (i.e. Power of Attorney, Divorce Decree, etc.).
- Letter to Company Inquiry letter sent to an insurance company with consumer's initial complaint.
- Loss Evaluation Document Value/ loss document received from consumer (i.e. appraisal, repair estimate, etc.)
- Medical Document Provider documents received from consumer (i.e. chart notes, medical records, etc.).
- **Other** Any document that doesn't clearly fit in another Document Type category.
- Policy Contract Full or partial copy of consumer's contract (i.e. summary of benefits, life insurance contract, etc.)

#### **Upload New Document**

• To upload your response to OIC, click the "Upload New Document" button:

Washington State Office of the Insurance (	Commissioner	Welcome XYZ Insurance Company [Home]  [Loqout OIC Online Services
	Complaint Re	esponse System
XYZ Insurance Company	WAOI	C#: 500846 NAIC#: 99999
ase #: 1098988	Complainant Name: Cheery Complaint	Response Due By: 05/21/2013
Date Uploaded	Document Name (click to view)	Document Type
02/28/2013	02 28 2013.PDF	LETTER TO COMPANY
02/28/2013	02 28 2013.PDF	COMPLAINT
	Upload New Document	eturn to Open Complaints Menu

#### **Upload Documents**



- You can browse your computer for the PDF document you would like to upload.
- Once you select a document, click "Upload."
- A successfully uploaded document will appear at the bottom of the screen.
- Click "Finished" once you've uploaded all documents successfully.

#### **Upload New Document**

•Your uploaded document will show up on the case's documents grid. •The OIC has now successfully received the document.



#### **Company Response**

 If your company typically asks a Third-Party Administrator (TPA) to respond to our office directly regarding a consumer complaint, beginning July 1<sup>st</sup> you'll need to develop a process so that the TPA will send the response to your company for uploading to the CRS.

#### **Upload Documents**

#### • Helpful hints:

- Whenever possible, upload your complete company response, including attachments, as one document.
- Always make sure the file name for the documents you choose to upload show successfully uploaded before clicking "Finished."
- Only upload pictures if absolutely necessary. When in doubt, contact the OIC Analyst assigned to the case for further instructions.

#### Last Response Date

• The "Last Response Date" will show the last date a document was uploaded by your company on a specific case:

	Comp	laint Respo	onse System	
XYZ Insurance Co	mpany	WAOIC#:	500846	NAIC#: 99999
		Open Com	plaints	
Export to Excel				
1 - 3 of 3 records				
Case Number	Complainant Name	Open Date	Response Due By	Last Response Date
	Cheery Complaint	02/27/2013	05/21/2013	03/06/2013
1098988	John Dee Tester	02/27/2013	05/21/2013	
<u>1098988</u> <u>1098991</u>	John Doe Tester			

#### **Closed Complaints**

- Cases will move to the "Closed Complaints" area of CRS only after the case is closed by the OIC.
- Cases will remain on CRS for one year from the most recent "Closed Date."

		osed Complaints display for 1 year from closed da	ate.)	
Export to Excel				
Case Number	Complainant Name	Closed Date	Last Response Date	
1098988	Cheery Complaint	03/06/2013	03/06/2013	

#### **Closure** Notice

If coding is reported to the NAIC, your company will receive a Closure Notice once the case is closed.

> •You have 15 business days to send a written objection through CRS to the OIC. •<u>This is not a new process.</u> •You'll receive a "New Document" email. •Since a Closure Notice will only be received on a closed case, the case will be located on the CRS "Closed Complaints" grid.



#### **Change Password**

Washington State Office of the Insurance Corr	nmissioner		Welcome XYZ Insurance Company	[Home]   [Loqout
	Cha	nge Password	525,50	
XYZ Insurance Company	<b>WAOIC#:</b> 500846	NAIC#: 99999	Fields marked with aste Health Care Service Contractor	risk(*) are mandatory.
Change Password Password must be between 8 and 16	characters, and must have at least tw	o numbers and one letter.		
	Old Pas New Pas	ssword * ssword * ssword *		
		Submit Reset		
	Every CRS user (bo will have their	-		
Passwords		8 and 16 chara nbers and one	cters, and must have a letter.	

#### **Complaint Contact Address Change**

#### This screen is for the **Primary Complaint Contact** only.

Washing	gton State			Welcome XYZ In	surance Company	[Home]   [Logout]
Office	of the			- Star		-
	ance Commiss	ioner			All num - a 1 m	CALL COLOR
					01C On	line Services
		Complaint C	ontact Address Cl	hange		
					Fields marked with aster	risk(*) are mandatory.
XYZ Insurance	Company	WAOIC#: 500846	NAIC#: 99999	Health Care Se	rvice Contractor	
	plaint Contact Address					
Contact Person *	PO Box 000		Observed D			
Street 1 * City *	Olympia		Street 2 Country * United States			
		-	Zip * 98501			
Email *	JuliaH@oic.wa.gov		2.10			
Phone # - Ext *	555-555-5555 -	Fax O	ther Phone #			
			Submit Cancel			
		Complete all	mandatory field	de		
		complete an	manual of y field	us.		
						27

#### **Secondary User**

- A <u>Secondary User</u> is any insurance company staff member who the **Primary Complaint Contact** chooses to allow access to CRS.
- Secondary Users will have their own distinct User ID and password.
- Secondary Users will receive automated emails whenever a new complaint, or a new document, is uploaded to CRS.
- Secondary Users will need to go through their company's Primary Complaint Contact with questions, or to make changes to their status or contact information.
- The Primary Complaint Contact controls the company's Secondary User list.

### **Secondary User**



# Add a Secondary User

Welcome XYZ Insurance Company

Washington State Office of the **Insurance Commissioner** 

**Secondary User Information** 

XYZ Insurance Cor	mpany	<b>WAOIC#:</b> 500846	NAIC#: 99999
User Information The Secondary User	ID is system generated. An email v	will be sent to the secondary user with login credentia	Fields marked with asterisk(*) are mandatory
Last Name * Email * Confirm Email *	Analyst JohnD@example.com JohnD@example.com	First Name * John Save Cancel	Middle Initial D
	Cor	nplete all mandatory fields	<b>5.</b>

[Home] | [Logout]

**OIC Online Services** 

### **Secondary User List**

Washington State
Office of the
Insurance Commissioner

Secondary User

XYZ Insurance Company		WAOIC#: 500846	NAIC#: 99999
As the Primary Complaint Co	ntact, it is your responsibility to mainta	in the secondary user information.	
Complaint Response Syst	em Secondary Users		Add Secondary User
<u>User ID</u>	Name	Email	<u>Status</u>
CRS500846-2	Analyst, Anna J	Anna@example.com	Active
CRS500846-3	Analyst, John D	JohnD@example.com	Active
CRS500846-1	Tester, Tobey J	example@example.com	Active
		Home	

Secondary User IDs will include a suffix based on the order added.
The system will list the Secondary Users in alphabetical order.
Click on the "User ID" link to make changes.

[Home] | [Logout

OIC Online Services

Welcome XYZ Insurance Company

#### **Making a Secondary User Inactive**

XYZ Insurance Company	(	WAOIC#: 500846		999
			Fields marke	d with asterisk(*) are manda
User Information				
It is the responsibility of th	e primary Company Complai	nt Response contact to maintain the secondary use	er information.	
	RS500846-1 ester	Status Active Active Active Inactive	Middle	Initial J
Email *	xample@example.com	Inderve		
	ary User canr d from this li	st.		
	d from this li	not	<b>NAIC#:</b> 99	999
<b>be delete</b>	d from this li	st. Secondary User	<b>NAIC#:</b> 99	999
<b>be delete</b>	d from this li	Secondary User WAOIC#: 500846	<b>NAIC#:</b> 99	999 111 Secondary U
The delete	d from this li	Secondary User WAOIC#: 500846	<b>NAIC#:</b> 99	
As the Primary Complaint C Complaint Response Sy	d from this li	Secondary User WAOIC#: 500846 y to maintain the secondary user information.	<b>NAIC#:</b> 99	11 Secondary U
As the Primary Complaint C Complaint Response System User ID	d from this li	Secondary User WAOIC#: 500846 y to maintain the secondary user information.	<b>NAIC#:</b> 99	<u>Status</u>

# Sample Email – Registration Confirmation

rom: CAPUAT@oic.wa.gov	Sent: Mon 2/11/2013 1:4
o: Hinrichs, Julia (OIC)	
ic: iubject: WAOIC# 500846 State of Washington Complaint Response System Login User ID	
Dear Terry Test,	
XYZ Insurance Company (WAOIC# 500846) is now registered to receive and respond to consumer complaints submitted to the Washington State Commissioner through our Complaint Response System.	Office of Insurance
To access the Complaint Response System:	
<ul> <li>Go to <u>http://simbaonlineuat/Login.aspx?module=CRS</u></li> <li>To login, use the following User ID and temporary password (Note: password is case sensitive):</li> </ul>	
User ID: <b>CRS500846</b> Temporary Password: <b>4BN2n7Tm</b>	
Once you login, you will be required to change your password.	
Through the Complaint Response System you can:	
<ul> <li>View the consumer's complaint</li> <li>Upload your response and supporting documentation</li> <li>Update your company complaint contact information</li> <li>Change your account password</li> </ul>	
You will receive an email each time a new complaint is submitted by a consumer about your company, as well as when new activity has occurred on	1 an existing complaint.
If you have questions, please call us at 1-800-562-6900 or email us at <u>CAPUAT@oic.wa.gov</u> .	

## Sample Email – Added as a Secondary User

From: CAPUAT@oic.wa.gov To: Hinrichs, Julia (OIC)

Sent: Mon 2/11/2013 2:19

Dear Tobey Tester,

Cc: Subject:

XYZ Insurance Company (WAOIC #500846) has added you as a Secondary User for the Washington State Complaint Response System. You are now registered to receive and respond to consumer complaints submitted to the Washington State Office of Insurance Commissioner.

To access the Complaint Response System:

- Go to http://simbaonlineuat/Login.aspx?module=CRS
- To login, use the following User ID and temporary password (Note: password is case sensitive):

WAOIC # 500846 State of Washington Complaint Response System Login User ID

User ID: CRS500846-1 Temporary Password: Q54q38FP

Through the Complaint Response System you can:

- View the Consumer's complaint
- · Upload your response and supporting documentation
- Change your password

You will receive an email each time a new complaint is submitted by a consumer about your company, as well as when new activity has occurred on an existing complaint.

If you have questions, please contact your company's primary Complaint Contact, Terry Test at 555-555-5555 or JuliaH@oic.wa.gov.

Thank you,

Consumer Advocacy Washington State Office of Insurance Commissioner

# Sample Email – New Complaint

rom: CAPUAT@oic.wa.gov o: Hinrichs, Julia (OIC) Sent: Wed 2/27/2013 10:25

ubject: XYZ Insurance Company (WAOIC #500846) Case #1098989 - State of Washington

We have received a complaint against XYZ Insurance Company (WAOIC #500846).

You can access the Company Complaint Response System (CRS) at <u>http://simbaonlineuat/Login.aspx?module=CRS</u>. WAC 284-30-360 and WAC 284-30-650 require you to provide a response within 15 business days.

If you have any questions or need assistance, please call us at 1-800-562-6900 or email CAPUAT@oic.wa.gov.

Thank you,

Consumer Advocacy Washington State Office of Insurance Commissioner

# Sample Email – New Document

From:	○ CAPUAT@oic.wa.gov	Sent:	Wed 3/6/2013 4:43
To:	Hinrichs, Julia (OIC)		
Cc			
Subject:	XYZ Insurance Company (WAOIC # 500846) New Document for Case #1098988 - State of Washington		
A new	document is available to review for this case.		
V	a second the Community Community Bernaries Sectors (CBS) at http://simboutline.com/2010.dula_CBS		
I ou ca	access the Company Complaint Response System (CRS) at <u>http://simbaonlineuat/Login.aspx?module=CRS</u> .		
If you l	ave any questions or need assistance, please call us at 1-800-562-6900 or email <u>CAPUAT@oic.wa.gov</u> .		
Thank y	701.		
C	A dece		
	ier Advocacy		
Washin	gton State Office of Insurance Commissioner		

#### Sample Email – Forgot Password

From: CAPUAT@oic.wa.gov To: Hinrichs, Julia (OIC) Cc:

Sent: Thu 3/7/2013 11:04

Subject: XYZ Insurance Company (WAOIC # 500846) New Password for the State of Washington Company Complaint Response System (CRS)

Dear Terry Test,

Your password has been reset. To access the Complaint Response System (CRS):

- Go to http://simbaonlineuat/login.aspx?module=CRS
- To login, use the following User ID and temporary password (Note: password is case sensitive):

User ID: CRS500846 Temporary Password: D5ft9d63

You will be required to change your password after you login.

If you have any questions or need assistance, please call us at 1-800-562-6900 or email CAPUAT@oic.wa.gov.

Thank you,

Consumer Advocacy Washington State Office of Insurance Commissioner

# Sample Email – Contact Information Updated

From:	○ CAPUAT@oic.wa.gov	Sent:	Thu 3/7/2013 11:08
To:	Hinrichs, Julia (OIC)		
Cc			
Subject:	XYZ Insurance Company (WAOIC# 500846) Contact Information Updated		
Dear T	erry Test		
Dear			
Your c	ontact information has been updated in the Washington State Complaint Response System (CRS).		
If you	did not update your contact information, please contact our office immediately at 1-800-562-6900 or email us at CAPUAT@oic.wa.gov.		
Thank	you,		
	ner Advocacy		
Washir	gton State Office of Insurance Commissioner		

## **Go-Live Information**

- Your company will be registered in the CRS on Friday June 28, 2013.
- **Primary Complaint Contacts** will receive the *Registration Confirmation* email for each company they are listed as the Primary Complaint Contact. It will be sent to the primary contact email address provided by your company to the OIC (this may not be your personal email address).
  - If you would like to add Secondary Users, we would encourage you do so on Friday June 28<sup>th</sup>, so that when a new complaint (if any) is received for your company on Monday, July 1<sup>st</sup>, all designated CRS Users will receive the *New Complaint* email.

Be aware if you have any outstanding complaints that were opened prior to July 1<sup>st</sup>, you will need to handle them as you do now (either by mailing, faxing or emailing your company response). They will not be in the CRS.

#### **CRS Rule**

- Due to the implementation of the CRS, WAC 284-30-360 and WAC 284-30-650 have been updated.
  - Beginning January 1, 2014, every insurer must furnish the commissioner with an adequate response to a complaint inquiry within fifteen working days **using the commissioner's electronic company complaint system**.

# Questions?

#### **Questions about CRS?**

#### • Attend one of our available trainings:

- Tuesday, June 18: 9:00 a.m. 11:00 a.m. (PST)
- Monday, June 24: 1:30 p.m. 3:30 p.m. (PST)
- We will email the WebEx invitations on June 10th to your company's Primary Complaint Contact.