

CUSTOMER SERVICE REPORT

**SUBMITTED TO THE
GOVERNOR'S OFFICE OF BUDGET PLANNING AND POLICY
AND THE LEGISLATIVE BUDGET BOARD**

BY

OFFICE OF PUBLIC INSURANCE COUNSEL



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Agency Report on Customer Service

History

Chapter 2113 of the Government Code requires state agencies to periodically create and distribute an assessment of its customers' satisfaction. The OPIC customer satisfaction survey referenced in this report was distributed in the spring of 2008.

Customer Identification

The agency identified several customer groups to reach. These customers include those who interact with the agency through its website, those who have ordered an HMO consumer report card online, by telephone, or mail, and consumer or civic organizations that represent various specific groups of insurance consumers. While many of the agency's customers correspond via the computer, we believe that it is critical to receive feedback from those who do not have access to a computer or do not regularly use a computer. The HMO report card customer group satisfied this criterion due to the agency's database of customers who contacted us by telephone or mail.

Inventory of External Customers per Budget Strategy

Pursuant to Chapter 2113 of the Government Code the agency has determined who its customers are in correlation to its budget strategies as follows:

Strategy:

Actively participate in industry-wide rate hearings, analyzed rate filings, and rulemaking proceedings on behalf of Texas insurance consumers by using expert witnesses, providing staff and consumer testimony, and relying on staff research and staff attorneys.

Agency customers include all insurance policyholders in Texas. Because it would have been prohibitively expensive to obtain mailing lists and send surveys out to all insurance policyholders, the agency used only its internal database and its website. All consumers or organizations that accessed the agency internet website, ordered an HMO report card, or contacted the agency electronically to request information or services within the past year were contacted. In addition, all consumer or civic organizations with which the agency worked were sent a survey.

Strategy:

Contact Texas consumers to obtain market information and to provide consumers with information needed in order to make informed choices by conducting issue research, producing informational materials, and making public presentations, and formulating and revising consumer bills of rights.

Agency customers include those who have received reports and publications from the agency and civic and consumer groups who have requested information, assistance, or agency participation in local forums. These customers were reached with a survey to all who accessed the internet website, ordered an HMO report card, and consumer or civic groups who have requested services or information within the past year.

Response Rates

The response rate to OPIC's customer service survey was forty-six percent (46%). The bulk of the surveys submitted (97%) were from customers completing the survey electronically via our agency's website. Because the inclusion of personal information is optional, an exact breakdown of the type of customer submitting surveys was not possible.

Analysis of Findings

Survey respondents rated the agency highly with fifty-six percent (56%) giving the agency either an "excellent" or "good" overall rating. A majority of those responding to the survey reported having "no opinion" on questions regarding interaction with agency personnel and the quality of the information provided. This may be attributable to the fact that a growing number of OPIC's customers are now accessing our services on the internet without the need for direct personal contact. For instance, thirty-six percent (36%) of respondents found the agency staff to be courteous and helpful, while 60% had no opinion. Twenty-nine percent (29%) found staff responsive to their concerns, and 61% had no opinion. In each case, a very small percentage (4% and 5% respectively) rated the agency "poor".

The agency continues to examine the structure and contents of its web site in order to provide more useful information to its users. This year, in reference to the agency's web site being user friendly, fifty-nine percent (59%) gave a rating of either "excellent" or "good". Many of the questions, comments, and suggestions from the agency's customers were very constructive in nature.

It was encouraging to note the growing appreciation customers have for the homeowners insurance policy coverage comparison available on the agency's web site. A number of customers suggested improvements and additions to the homeowners coverage comparison that

could make it even more useful. These suggestions will be taken under consideration and incorporated into the comparison, if at all possible.

While there were very few concerns or complaints related to auto insurance issues expressed this year, several customers requested an auto insurance policy coverage comparison similar to the homeowners coverage comparison be added to the agency's web site. The agency is currently in the process of developing an auto coverage comparison which will be added to the web site and available to agency customers in the very near future.

Summary of Survey Responses

General

How many times have you contacted OPIC or accessed its website in the past 12 months?

<u>53%</u>	1-2 times
<u>8%</u>	3-4 times
<u>3%</u>	5 times
<u>25%</u>	More
<u>11%</u>	No Answer

What was the purpose of your contact?

<u>25%</u>	General information
<u>11%</u>	Lodge a complaint about insurance issues
<u>79%</u>	Seek information on specific issues
<u>17%</u>	Request publications
<u>8%</u>	Bring attention to certain issues or concerns
<u>3%</u>	Request action
<u>5%</u>	Other

Of those seeking information on specific issues, the following is a breakdown of areas of interest:

<u>27%</u>	Auto insurance
<u>78%</u>	Homeowners or renters insurance
<u>8%</u>	Health insurance
<u>7%</u>	Other

Of those ordering OPIC publications, the following is a breakdown of publications of interest:

<u>69%</u>	HMO consumer report card
<u>8%</u>	Consumer bill of rights
<u>8%</u>	Underwriting guidelines report
<u>31%</u>	Other

Summary of Survey Responses (continued)

Customer Service

Please rate the following services:

	No Opinion	Excellent	Good	Fair	Poor
Quality of Service					
Staff is courteous & helpful	60%	24%	12%	0%	4%
Staff is easily accessible	61%	21%	8%	4%	5%
Staff is knowledgeable	63%	20%	13%	0%	4%
Staff is responsive to concerns	61%	21%	8%	4%	5%
Staff provides references to other helpful sources	69%	16%	7%	3%	5%
Staff provides services in a timely manner	64%	21%	9%	4%	1%
Quality of Information					
Information is accurate	39%	25%	27%	5%	4%
Information is helpful	25%	39%	17%	5%	13%
Information is well organized and easy to understand	29%	37%	20%	5%	8%
Internet Web Page					
Site is user-friendly	28%	39%	20%	7%	7%
Current information is provided	33%	28%	25%	7%	7%
Contact person is easily accessible	59%	21%	15%	1%	4%
Electronic links to other sites are helpful	45%	31%	13%	3%	8%
Overall Rating					
How would you rate OPIC?	59%	21%	15%	1%	4%

Customer Service Standard Performance Measures

Outcome Measures

Surveyed customer respondents expressing overall satisfaction with services received	82%
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Surveyed customer respondents identifying ways to improve service delivery	23%
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Output Measures

Customers surveyed	75
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Customers served	14 million
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Efficiency Measures

Approximate cost per customer surveyed	\$ 0.15
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Explanatory Measures

Number of customers identified	14 million
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Number of customer groups inventoried	3 groups
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