

# ***REPORT ON CUSTOMER SERVICE***

**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***

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### ***History***

Chapter 2114 of the Texas 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 2012.

### ***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 agency produced publication 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 electronically, we believe that it is critical to receive feedback from those who do not have access to the internet or do not regularly use a computer. The customer group requesting publications 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 2114 of the Texas Government Code the agency has determined who its customers are in correlation to its budget strategies as follows:

#### **Strategy:**

Actively participate in 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 and ordered an agency produced publication, 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 agency produced publication, 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%). All of the surveys submitted (100%) 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 Forty-eight percent (48%) giving the agency either an "excellent" or "good" overall rating. Forty-eight percent (48%) of those responding to the survey reported having "no opinion" on questions regarding interaction with agency personnel. This may be attributable to the fact that a growing number of OPIC's customers are now accessing our services on the internet without direct personal contact. Forty-one percent (41%) of respondents found the agency staff to be courteous and helpful, while 45% had no opinion. Thirty-nine percent (39%) found staff responsive to their concerns, and 45% had no opinion. In each case, a small percentage (9%) rated staff "poor".

The agency continues to examine the structure and contents of its web site in order to provide more useful information to its users. In 2012, the agency restructured and increased the capabilities of the website substantially. This year, in reference to the agency's web site being user friendly, 64% percent gave a rating of either "excellent" or "good".

## Summary of Survey Responses

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### General

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

<u>39%</u>	1-2 times
<u>11%</u>	3-4 times
<u>5%</u>	5 times
<u>41%</u>	More
<u>5%</u>	No Answer

#### What was the purpose of your contact?

<u>32%</u>	General information
<u>9%</u>	Lodge a complaint about insurance issues
<u>68%</u>	Seek information on specific issues
<u>14%</u>	Request publications
<u>11%</u>	Bring attention to certain issues or concerns
<u>20%</u>	Request action
<u>5%</u>	Other

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

<u>13%</u>	Auto insurance
<u>87%</u>	Homeowners or renters insurance
<u>10%</u>	Health insurance
<u>3%</u>	Other

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

<u>13%</u>	Comparing Texas HMOs
<u>50%</u>	Consumer bill of rights
<u>17%</u>	Informational Brochures
<u>17%</u>	Other

**Summary of Survey Responses (continued)**

**Customer Service**

Please rate the following services:

	<i>No Opinion</i>	<i>Excellent</i>	<i>Good</i>	<i>Fair</i>	<i>Poor</i>
<b>Quality of Service</b>					
Staff is courteous & helpful	45%	34%	7%	5%	9%
Staff is easily accessible	43%	30%	14%	5%	9%
Staff is knowledgeable	50%	30%	7%	5%	9%
Staff is responsive to concerns	45%	32%	7%	7%	9%
Staff provides references to other helpful sources	61%	18%	5%	5%	11%
Staff provides services in a timely manner	45%	32%	7%	5%	11%
<b>Quality of Information</b>					
Information is accurate	36%	27%	23%	5%	9%
Information is helpful	27%	34%	16%	11%	11%
Information is well organized and easy to understand	27%	27%	27%	11%	7%
<b>Web Site</b>					
Site is user-friendly	20%	25%	39%	7%	9%
Current information is provided	25%	23%	32%	5%	16%
Contact person is easily accessible	52%	16%	23%	2%	7%
Electronic links to other sites are helpful	39%	14%	32%	5%	11%
<b>Overall Rating</b>					
How would you rate OPIC?	20%	25%	23%	9%	23%

## ***Customer Service Standard Performance Measures***

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### ***Outcome Measures***

Surveyed customer respondents expressing overall satisfaction with services received	73%
Surveyed customer respondents identifying ways to improve service delivery	5%

### ***Output Measures***

Customers surveyed	44
Customers served	15.7 million

### ***Efficiency Measures***

Approximate cost per customer surveyed	\$ 0.03
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### ***Explanatory Measures***

Number of customers identified	15.7 million
Number of customer groups inventoried	3 groups