REPORT ON CUSTOMER SERVICE

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

BY

OFFICE OF PUBLIC INSURANCE COUNSEL

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Agency Report on Customer Service

History

Chapter 2114 of the Texas Government Code requires state agencies to periodically create and distribute an assessment of their customers' satisfaction with their agency. The Office of Public Insurance Counsel (OPIC) customer satisfaction survey referenced in this report was distributed in the spring of 2018.

Customer Identification

The agency identified several customer groups to complete the survey. 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 identified its customers in correlation to its budget strategies as follows:

Strategy:
Actively participate in rate hearings, analyze rate filings, and participate in 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/or 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 twenty-one percent (21%). However, all of the electronic surveys (100%) were completed and submitted using the 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 seventy-eight percent (78%) giving the agency either an "excellent" or "good" overall rating. Eighteen percent (18%) 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 accessing our services on the internet without direct personal contact. Eighty-two percent (82%) of respondents found the agency staff to be courteous and helpful. Seventy percent (70%) found staff responsive to their concerns, and seventeen percent (17%) had no opinion.

The agency continues to examine the structure and contents of its website in order to provide more useful information to its users. The agency is currently engaged in an extensive website overhaul to improve accessibility, content, and format. This year, in reference to the agency's website being user friendly, seventy-eight percent (78%) gave a rating of either "excellent" or "good".

Summary of Survey Responses

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

39%	1-2 times
22%	3-4 times
4%	5 times
35%	More
0%	No Answer

What was the purpose of your interaction?

43%	General Information
13%	Complaint about Insurance Issues
100%	Seek Information on Specific Issues
26%	Request Publications
39%	Bring Attention to Certain Issues or Concerns
9%	Request Action
30%	Other

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

35%	Auto Insurance
57%	Homeowners, Condo or Renters Insurance
13%	Health Insurance
0%	Long Term Care Insurance
0%	Life Insurance
0%	Disability Insurance
13%	Title Insurance
17%	Other

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

0%	Comparing Texas HMOs
50%	Consumer Bill of Rights
17%	Informational Brochures
33%	Other

Summary of Survey Responses (continued)

	No Opinion	Excellent	Good	Fair	Poor
Quality of Service					
Staff is courteous & helpful	14%	77%	5%	5%	0%
Staff is easily accessible	17%	70%	9%	0%	4%
Staff is knowledgeable	17%	74%	4%	4%	0%
Staff is responsive to concerns	17%	61%	9%	4%	9%
Staff provides references to other helpful sources	22%	65%	4%	4%	4%
Staff provides services in a timely manner	22%	65%	0%	9%	4%
Quality of Information					
Information is accurate	13%	61%	22%	4%	0%
Information is helpful	13%	70%	13%	4%	0%
Information is well organized and easy to understand	13%	74%	9%	4%	0%
Website					
Site is user-friendly	0%	52%	26%	13%	9%
Current information is provided	4%	39%	30%	9%	17%
Electronic links to other sites are helpful	17%	48%	26%	9%	0%
Contact person is easily accessible	9%	61%	9%	13%	9%
Overall Rating					
How would you rate OPIC?	4%	57%	22%	9 %	9%

Customer Service Standard Performance Measures

Outcome Measures

Surveyed customer respondents expressing   87%
overall satisfaction with services received

Surveyed customer respondents identifying   0%
ways to improve service delivery

Output Measures

Customers surveyed   23

Customers served   18.3 million

Efficiency Measures

Approximate cost per customer surveyed $ 0.00

Explanatory Measures

Number of customers identified   18.3 million

Number of customer groups inventoried   3 groups